

# Social Security in Review

**M**ONTHLY benefits under old-age and survivors insurance went to 5.8 million persons in September, about 64,000 more than in August. The increases registered in September were slightly smaller than the corresponding increases in the preceding month for all types of benefits except child's. The larger increase in the number of child's benefits in current-payment status resulted from the resumption of payments to children whose benefits had been withheld while they were working in covered employment during the summer vacation. Monthly benefits being paid at the end of September totaled \$243.2 million—\$3.3 million more than in August and \$49.5 million more than in September 1952.

Monthly benefits awarded in September numbered 101,700, fewer than in any other month since November 1952. The 1.1 million awards made during the first 9 months of the year were, however, 50 percent more than the number awarded in January–September 1952 and only 2,000 less than the record high established in the corresponding period of 1951. Awards in January–September 1953 to retired workers numbered 607,000, about 11,000 more than the previous record high set in 1951. New records for this 9-month period were also established for awards of wife's or husband's monthly benefits and of benefits for widows and widowers.

The number of lump-sum death payments awarded in the July–September quarter—128,000—was about 20,000 fewer than in the preceding quarter. A record total of 403,000 lump-sum payments were awarded in the January–September period, however, an increase of about 19 percent from the number awarded in the first 9 months of 1952. The average lump-

sum amount per worker for awards made in September was \$173.27.

SEPTEMBER ENDED A YEAR of operations under the amendments to the Social Security Act that increased, through September 1954, the Federal share in payments under the special types of public assistance. Most States used the additional Federal funds to make payments that were more nearly adequate. A few States, however, because of reduced State and local funds in recent months, have had to make rather drastic cuts in payments. Expenditures, which rose \$10.2 million in October 1952 and reached a peak in January 1953 of \$215.8 million, went up slightly after a 5-month decline. In the past 12 months, the range in the amount of average payments for the country as a whole has been narrow—\$50–51 for old-age assistance, \$82–84 for aid to dependent children (payments to families), \$54–56 for aid to the blind, and \$53–54 for aid to the permanently and totally disabled.

In September the public assistance caseloads continued the trends of the past 5 months—dropping in old-age assistance, aid to dependent children, and general assistance and going up in aid to the blind and aid to the permanently and totally disabled. For old-age assistance, the slight decline in September represented the thirty-sixth consecutive monthly decrease. Nearly three-fourths of the States reported fewer aged recipients on the rolls in September than in August.

For the Nation as a whole, the number of families receiving aid to dependent children declined slightly in September, despite increases in 20 of the 53 States. When payments for children aged 14 and over were restored in Oregon, the number of

families receiving aid to dependent children increased 9.8 percent and the number of children increased 1,165 or 18 percent. Payments to these children had been withdrawn during the summer months.

In general assistance, more than half the States reported smaller caseloads; six States had decreases of 6–10 percent, and Arkansas and Missouri had decreases of 30 percent. The smaller caseload in Arkansas reflects the transfer of disabled recipients to the program for aid to the disabled. The change in Missouri occurred when payments were raised for families receiving aid to dependent children; as a result, fewer families received supplemental payments from general assistance funds.

For aid to the permanently and totally disabled, the increase in the number of recipients amounted to about 2,700 or 1.4 percent; 32 of the 40 States with programs reported larger caseloads. Percentagewise the largest increases occurred in Arkansas and Tennessee; the latter State had initiated its program of aid to the permanently and totally disabled in July.

Average payments to aged and disabled recipients were slightly lower in September than in August, but in the other programs the payments were somewhat higher. Among the States, Wisconsin reported the largest decreases in the old-age assistance program (\$3.30) and in aid to the permanently and totally disabled (\$8.56). These decreases were computed from data for August that included vendor payments for some types of medical care for 2 months; there was little change in the average money payments to recipients.

In Alaska the average payment to families receiving aid to dependent children dropped \$17 when the State,

which had been meeting need in full, applied a reduction of 20 percent.

Maximums on payments were changed in two States. Florida reduced the maximum for aged recipients from \$60 to \$57; in October payments will again be made up to the \$60 maximum. Missouri revised the maximums on payments under the program for aid to dependent children to include, for the needy adult person taking care of the child, the amount necessary to bring the family's total and assistance payment up to 55 percent of requirements; however, the added amount cannot be more than \$30.

FOR THE FIRST TIME since 1946, claims filed in September for benefits under the State unemployment insurance programs failed to show a seasonal decline. Employment reductions in some nondurable goods industries and in a few durable goods industries were partly responsible for the rise in the number of claims. These increases were slight. The number of initial claims went up 2.8 percent to 817,000, while the number of weeks of unemployment claimed (representing continued unemployment) rose 0.3 percent to 3,504,500. The increases from September 1952 were substantial, however; initial claims were nearly half again the number a year earlier, and the number of weeks claimed was about a tenth higher.

The number of persons receiving unemployment insurance benefits in an average week in September, which had shown a small increase in August, dropped 4 percent to 651,400—the lowest weekly average for any month in 1953. Total benefits during September were slightly higher than the amount paid during August; the increase of 1.1 percent brought the total for the month to \$65.3 million. Both the number of beneficiaries and the amount of benefits were more than the totals a year earlier but the differences were not large. The average benefit check for total unemployment during September was \$23.77—35 cents more than the average in August and 59 cents above that in September 1952.

## Selected current statistics

[Corrected to Nov. 5, 1953]

Item	Sep- tember 1953	August 1953	Sep- tember 1952	Calendar year	
				1952	1951
<i>Labor Force<sup>1</sup> (in thousands)</i>					
Total civilian.....	63,352	64,648	63,698	62,966	62,884
Employed.....	62,306	63,408	62,260	61,293	61,068
Covered by old-age and survivors insurance <sup>2</sup> .....			46,300	45,900	45,408
Covered by State unemployment insurance <sup>3</sup> .....	37,000	36,800	36,400	35,717	34,858
Unemployed.....	1,246	1,240	1,438	1,673	1,816
<i>Personal Income<sup>4</sup> (in billions; seasonally adjusted at annual rates)</i>					
Total.....	\$285.8	\$287.0	\$276.4	\$269.7	\$264.3
Employees' income <sup>5</sup> .....	200.2	201.6	189.8	184.3	170.1
Proprietors' and rental income.....	48.9	48.9	52.5	51.2	50.7
Personal interest income and dividends.....	22.7	22.5	21.2	21.0	20.8
Public aid <sup>7</sup> .....	2.4	2.4	2.3	2.4	2.3
Social insurance and related payments <sup>8</sup> .....	9.2	9.0	8.0	7.9	7.0
Veterans' subsistence allowances <sup>9</sup> and bonuses.....	.4	.4	.6	.7	1.2
Miscellaneous income payments <sup>10</sup> .....	2.2	2.4	2.2	2.4	2.3
<i>Old-Age and Survivors Insurance</i>					
Monthly benefits:					
Current-payment status: <sup>11</sup>					
Number (in thousands).....	8,769	8,705	4,787		
Amount (in thousands).....	\$243,182	\$239,920	\$193,725	\$2,228,969	\$1,884,381
Average old-age benefit.....	\$50.81	\$50.71	\$48.79		
Awards (in thousands):					
Number.....	102	114	152	1,053	1,336
Amount.....	\$4,661	\$5,361	\$7,634	\$42,750	\$42,282
<i>Unemployment Insurance<sup>1</sup></i>					
Initial claims (in thousands).....	815	795	562	11,174	10,836
Weeks of unemployment claimed (in thousands).....	3,504	3,494	3,159	54,311	50,386
Weeks compensated (in thousands).....	2,866	2,851	2,776	45,777	41,599
Weekly average beneficiaries (in thousands).....	651	679	631	874	797
Benefits paid (in millions) <sup>12</sup> .....	\$65	\$65	\$62	\$698	\$640
Average weekly payment for total unemployment.....	\$23.77	\$23.48	\$23.19	\$22.79	\$21.08
<i>Public Assistance<sup>13</sup></i>					
Recipients (in thousands):					
Old-age assistance.....	2,506	2,600	2,654		
Aid to dependent children:					
Families.....	548	550	871		
Children.....	1,466	1,462	1,488		
Aid to the blind.....	99	99	98		
Aid to the permanently and totally disabled.....	187	185	156		
General assistance.....	239	243	274		
Average payments:					
Old-age assistance.....	\$50.68	\$50.70	\$47.86		
Aid to dependent children (per family).....	\$3.03	\$2.46	\$2.08		
Aid to the blind.....	\$5.18	\$5.14	\$5.05		
Aid to the permanently and totally disabled.....	\$2.61	\$3.09	\$3.55		
General assistance.....	\$7.59	\$6.78	\$6.93		

Continental United States only. Estimated by the Bureau of the Census, except as noted. Monthly employment figures represent specific week and annual figures, average week (unemployment insurance data represent pay period instead of week).

<sup>1</sup> Estimated by the Bureau of Old-Age and Survivors Insurance; excludes joint coverage under the railroad retirement and old-age and survivors insurance programs. Data for 1953 not available.

<sup>2</sup> Data from the Bureau of Employment Security, Department of Labor.

<sup>3</sup> Data from the Office of Business Economics, Department of Commerce. Continental United States, except for employees' income, which includes pay of Federal civilian and military personnel in all areas.

<sup>4</sup> Beginning January 1952, social insurance contributions from the self-employed excluded from total but not deducted from proprietors' income.

<sup>5</sup> Civilian and military pay in cash and in kind, other labor income (except workmen's compensation), mustering-out pay, terminal-leave pay, and Government contributions to allowances for dependents of enlisted personnel. Excludes employee contributions under social insurance and related programs.

<sup>6</sup> Payments to recipients under the 4 special public assistance programs and general assistance.

<sup>7</sup> Includes old-age and survivors insurance benefits; railroad, Federal, State, and local retirement benefits; veterans' pensions and compensation; workmen's compensation; State and railroad unemployment insurance and temporary disability benefits; and unemployment allowances to veterans under the Servicemen's Readjustment Act and the Veterans' Readjustment Assistance Act.

<sup>8</sup> Under the Servicemen's Readjustment Act and under the Veterans' Readjustment Assistance Act.

<sup>9</sup> Includes payments under the Government life insurance, national service life insurance, and military and naval insurance programs, the Government contribution to nonprofit organizations, business transfer payments, and recoveries under the Employer's Liability Act for railroad workers and seamen.

<sup>10</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit; calendar-year figures represent payments certified.

<sup>11</sup> Monthly amounts, gross; annual amounts adjusted for voided benefit checks and benefit refunds.

<sup>12</sup> Except for general assistance, includes vendor payments for medical care and cases receiving only such payments.

# Federal Social Security and Related Legislation, 1953

by WILBUR J. COHEN\*

THE first session of the Eighty-third Congress, which adjourned on August 3, 1953, enacted legislation affecting various aspects of the social security program.

Early in the legislative year—on April 11, 1953—the President's Reorganization Plan No. 1 of 1953 became effective. The Plan created the Department of Health, Education, and Welfare, of which the Social Security Administration is a part, and established a new position—Commissioner of Social Security.

Two of the new laws amended the old-age and survivors insurance provisions of the Social Security Act. One extended through June 30, 1955, the period in which wage credits are provided for military service; it also extended, to cover deaths occurring before July 1955, the provision governing the time in which claims can be filed for lump-sum payments based on the death of servicemen who die overseas and are reburied in this country. The other amendment permits State and local government employees in Wisconsin who are covered under the State retirement plan to be covered also under old-age and survivors insurance.

Among the legislative actions affecting the operation of the social security program were (1) a provision extending for 2 years the period for exempting certain Mexican agricultural labor from old-age and survivors insurance; (2) ratification of a supplementary agreement with Italy that provides, subject to further legislation, for arranging for coordination of coverage periods under the old-age and survivors insurance programs of Italy and the United States; and (3) a provision permitting coverage under State unemployment insurance laws of seamen employed by the Federal Government. Congress also adopted legislation authorizing four important

studies that relate to or may affect the social security program.

A private relief bill concerning the payment of retroactive benefits under old-age and survivors insurance was vetoed by President Eisenhower. The President also sent to Congress two messages recommending changes in old-age and survivors insurance. In one he urged extension of coverage; in the other he asked that the scheduled rise in the contribution rate be postponed.

## Department of Health, Education, and Welfare

Reorganization Plan No. 1 of 1953, creating the Department of Health, Education, and Welfare, became effective on April 11, 1953. President Eisenhower had transmitted the plan to Congress on March 12.<sup>1</sup> House Joint Resolution 223, which provided for the plan to take effect 10 days after enactment of the resolution, was approved by the House of Representatives on March 18 and by the Senate on March 30.

The Plan provides for the Department to be headed by a Secretary, assisted by an Under Secretary and two Assistant Secretaries. It provides for a Special Assistant to the Secretary (Health and Medical Affairs), appointed by the President by and with the advice and consent of the Senate from among persons who are recognized leaders in the medical field with wide nongovernmental experience. The Special Assistant has the responsibility of reviewing the health and medical programs of the Department and advising the Secretary with respect to the improvement of those

programs and on necessary legislation in the health and medical fields.

Section 4 of the Plan provides for the appointment of a Commissioner of Social Security by the President with the advice and consent of the Senate. He "shall perform such functions concerning social security and public welfare as the Secretary may prescribe."

Section 8 abolishes the position of Commissioner for Social Security. The position had been created by administrative action in 1946 under the general authority of Reorganization Plan No. 2 of 1946, which among other things abolished the Social Security Board. In 1950, Congress amended section 701 of the Social Security Act to provide that there should be a Commissioner for Social Security in the Federal Security Agency, appointed by the Administrator, who would perform such functions relating to social security as the Administrator should assign to him.

In recommending the Plan, President Eisenhower stated that its purpose was "to improve the administration of the vital health, education, and social-security functions now being carried on . . . by giving them departmental rank. Such action is demanded by the importance and magnitude of these functions, which affect the well-being of millions of our citizens. . . . There should be an unremitting effort to improve those health, education, and social-security programs which have proved their value."

## Amendments to the Social Security Act

*Extension of credits for military service.*—Under old-age and survivors insurance, individuals who have served in the active military or naval service of the United States at any time since September 16, 1940, are, in certain circumstances, given wage credits of \$160 a month for each month (or part of a month) of such

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<sup>1</sup> H. Doc. 102, 83d Cong., 1st sess. See *Joint Hearings before the Committees on Government Operations of the House of Representatives and the Senate of the United States (Subcommittee on Reorganization)*, Mar. 16, 1953, and *Hearing before the Subcommittee on Reorganization of the Committee on Government Operations, United States Senate*, Mar. 23, 1953.



service. These credits are provided without any payment of taxes or appropriation of funds to the old-age and survivors insurance trust fund.

The 1953 amendment to the law (Public Law No. 269) extends the period of military service coverage through June 30, 1955. Persons in service will get social security wage credits for each month of active duty until that date. The previous law did not provide for wage credits for service after December 31, 1953.

The amendment also extends the provision protecting the survivors of men and women who die outside the continental United States while they are in the active military or naval service and whose bodies are returned for burial or reburial to any one of the 48 States, Alaska, the District of Columbia, Hawaii, Puerto Rico, or the Virgin Islands. Lump-sum payments under old-age and survivors insurance may be made when the death occurs in active service abroad before July 1955, if application for payment is made within 2 years of the date of burial or reburial in this country. The provision formerly applied only in cases of deaths occurring before January 1, 1954.

Over the long run, potential benefit disbursements arising from the amendments giving military service credits for the years 1940-55 are estimated by the Chief Actuary of the Social Security Administration to amount to \$750 million. The cost is currently borne by the trust fund; Congress did not authorize appropriations for this purpose in the 1950, 1952, or 1953 amendments. The 1946 amendments had provided for survivor benefits in certain circumstances to the families of veterans who died within 3 years after they left military service, and, to cover the cost, Congress authorized appropriation of Federal funds out of general revenues. This authorization was repealed by the 1950 amendments.

**Wisconsin retirement amendment.**—Public Law No. 279, approved August 15, made old-age and survivors insurance coverage possible for certain State and local government employees in Wisconsin.

The law makes an exception to section 218 (d) of the Social Security

Act, which prohibits coverage under old-age and survivors insurance for employees who are in positions that are covered by a State or local retirement system at the time coverage under the Federal program is extended to the coverage group to which they belong. The amendment permits members of the Wisconsin retirement fund, while retaining the protection of that fund, to be covered by old-age and survivors insurance if the State so desires. The retirement fund covers most employees (other than teachers) of the State and its political subdivisions.

The 1950 amendments to the Social Security Act included a provision permitting old-age and survivors insurance coverage, under Federal-State agreements, of State and local employees not covered by a State or local retirement system. For some years before 1950, as well as since that time, the Wisconsin retirement law has contained a clear indication of the State's intention that its system be coordinated with the old-age and survivors insurance system when possible, thereby providing its employees and the employees of its subdivisions with protection under both systems.

At the time of the enactment of the 1950 amendments, Congress indicated that it was of the opinion that no action should be taken that might jeopardize the continuance of existing State and local retirement systems. The Wisconsin retirement system is unique in that it specifically provides for integration with the social security system.

The Wisconsin amendment was considered by Congress in 1950 and 1952. In 1950 the Conference Committee considering the amendments to the Social Security Act adopted the proposal, but later, after opposition from teachers and policemen, reversed its decision.<sup>2</sup> The amendment passed the House of Representatives in 1952 as part of a bill that included other amendments relating to old-age and survivors insurance. The Senate deleted all provisions relating to State

and local coverage, and this decision was sustained by the Conference Committee.<sup>3</sup>

### Other Legislation

**Mexican agricultural labor.**—Public Law No. 237, approved August 8, extended for 2 years—through December 31, 1955—certain provisions of the Agricultural Act of 1949. Among these provisions was the amendment to that act adopted in 1951, which excluded from the old-age and survivors insurance program service performed by foreign agricultural workers under contracts entered into in accordance with title V of the 1949 act.<sup>4</sup>

Under the terms of the 1951 legislation the exclusion was embodied in section 210 (a) (1) (C) of the Social Security Act and the comparable provision of the Internal Revenue Code. The legislation applies only to workers from Mexico.

**Italian treaty.**—On July 21, 1953, the Senate ratified, by a vote of 86 to 1, a supplementary agreement to the Treaty of Friendship, Commerce, and Navigation with Italy. Article VII of the supplementary agreement empowers the United States to enter into arrangements with Italy for combining coverage periods under the old-age and survivors insurance systems of the two countries. The ratification by the Senate was conditioned on the understanding that the arrangements entered into would be made by the United States only in conformity with provisions of statute.<sup>5</sup> Article VII provides as follows:

1. The two High Contracting Parties, in order to prevent gaps in the social insurance protection of their respective nationals who at different times accumulate substantial periods of coverage under the principal old-age and survivors insurance system of one High Contracting Party and also under the corresponding system of the other High Contracting Party, declare

<sup>2</sup> Wilbur J. Cohen, "Social Security Act Amendments of 1952," *Social Security Bulletin*, September 1952, p. 8.

<sup>4</sup> For views opposing the exemption in 1951, see S. Com. Rept. 214, part 2, Apr. 25, 1951, to accompany S. 984, 82d Cong., 1st sess., pp. 4-5. There was no opposition to the provision in the 1952 legislation.

<sup>5</sup> *Congressional Record*, July 21, 1953 (daily edition), pp. 9623 and 9632.

<sup>2</sup> Wilbur J. Cohen, "Aspects of Legislative History of the Social Security Act Amendments of 1950," *Industrial and Labor Relations Review*, January 1951, p. 192.



their adherence to a policy of permitting all such periods to be taken into account under either such system in determining the rights of such nationals and of their families. The High Contracting Parties will make the necessary arrangements to carry out this policy in accordance with the following principles:

(a) Such periods of coverage shall be combined only to the extent that they do not overlap or duplicate each other, and only insofar as both systems provide comparable types of benefits. (b) In cases where an individual's periods of coverage are combined, the amount of benefits, if any, payable to him by either High Contracting Party shall be determined in such a manner as to represent, so far as practicable and equitable, that proportion of the individual's combined coverage which was accumulated under the system of that High Contracting Party. (c) An individual may elect to have his right to benefits, and the amount thereof, determined without regard to the provisions of the present paragraph.

Such arrangements may provide for the extension of the present paragraph to one or more special old-age and survivors insurance systems of either High Contracting Party, or to permanent or extended disability insurance systems of either High Contracting Party.

2. At such time as the Maintenance of Migrants' Pension Rights Convention of 1953 enters into force with respect to both High Contracting Parties, the provisions of that Convention shall supersede, to the extent that they are inconsistent therewith, paragraph 1 of the present Article and arrangements made thereunder.<sup>6</sup>

The agreement with Italy is the first and to date the only treaty in which the United States has agreed, in principle, to arrangements for the coordination of benefit rights under old-age and survivors insurance. The Treaty is not self-executing but must be implemented by technical arrangements, which will have to be approved by statute.

**Coverage of Federal seamen under unemployment insurance.**—Only one piece of legislation affecting unemployment insurance was enacted by

<sup>6</sup> S. Rept. Executive H, Jan. 29, 1952 (82d Cong., 2d sess.), pp. 5-6.

Congress in 1953. Public Law No. 196 amends sections 1606 and 1607 of the Internal Revenue Code to permit unemployment insurance coverage under State laws for seamen employed on certain vessels operated by the Federal Government in transporting cargoes essential to Government military and other defense-related activities. The law provides that a State may cover the service of such seamen effective July 1, 1953. The law also permits a State to require contributions under its temporary disability insurance law for such service. Federal consent to coverage of its employees is necessary since, under the Constitution, States cannot tax the Federal Government without its consent.

**Uniformed Services Contingency Option Act.**—Public Law No. 239, approved August 8, 1953, permits members of the uniformed services—the Armed Forces, the Coast Guard, the Coast and Geodetic Survey, and the Public Health Service—to receive a reduced amount of retirement pay in order to provide payments to their widows or children.<sup>7</sup> The amount of the reduction is to be determined in each case by the actuarial equivalent method.

Section 8 of the act provides for the establishment of a Board of Actuaries to advise on the administration of the law. The Board is composed of the Government Actuary in the Treasury Department, the Chief Actuary of the Social Security Administration, and an actuary selected from the membership of the Society of Actuaries. The tables used in computing deductions in retirement pay to provide the options are to be those recommended by the Board of Actuaries.

### Congressional Studies

**Curtis Subcommittee.**—House Resolution 91, adopted February 24, 1953, authorized the House Ways and Means Committee to "conduct thorough studies and investigations of all matters" coming within its jurisdiction.<sup>8</sup>

<sup>7</sup> For a summary of the provisions see the *Bulletin*, November 1953, pp. 19-20.

<sup>8</sup> *Congressional Record*, Feb. 24, p. 1417. H. Res. 243, adopted May 27, authorized the expenditure of \$100,000 for the work of the Committee (*ibid.*, May 27, 1953, p. 5881).

On May 21, the Committee appointed a social security subcommittee, with Representative Curtis of Nebraska as chairman; the other members are Representatives Baker, Cooper, Curtis of Missouri, Dingell, Goodwin, and Mills.

The resolution adopted by the Committee appointing the subcommittee directed it "to conduct thorough studies and investigations of all matters pertaining to our social security laws. Such studies and investigations shall include (but not be limited to) the basic concepts and principles of the old-age and survivors insurance and old-age assistance programs, as to taxes, benefits, commitments, retirement tests, reserves, coverage, administration, inequities, inadequacies, fiscal soundness and suggested amendments, changes and improvements."<sup>9</sup>

**Commission on Intergovernmental Relations.**—Public Law No. 109, approved July 10, 1953, established the Commission on Intergovernmental Relations, of which Oveta Culp Hobby, Secretary of Health, Education, and Welfare, is a member. The functions of the Commission are, of course, of vital interest to the social security program and to the entire Department of Health, Education, and Welfare.

The Commission has the responsibility of studying and investigating all the present activities in which Federal aid is extended to State and local governments, the interrelationships of the financing of this aid, and the source of funds for financing government programs. The Commission is to determine and report whether there is justification for Federal aid in the various fields in which Federal aid is extended; whether there are other fields in which Federal aid should be extended; whether Federal control with respect to these activities should be limited, and, if so, to what extent; and whether Federal aid should be limited to cases of need. The Commission is also to study and report on all other matters incident to such Federal aid, including the ability of the Federal Government and the States to

<sup>9</sup> *Analysis of the Social Security System: Hearings before a Subcommittee of the Committee on Ways and Means, 83d Cong., 1st sess., July 24 and 25, 1953, p. 3.*

finance any activities of this nature.

Section 1 of the law states that it is necessary to study the proper role of the Federal Government in relation to the States and localities because any existing confusion and wasteful duplication of functions and administration pose a threat to the objectives of the Federal-State programs, and because the activity of the Federal Government has been extended into many fields that, under our constitutional system, may be of primary interest to and the obligation of the States and localities, and because, as a result, intergovernmental relations have become complex. The objective of the study is to define these relations, to allocate the functions concerned to their proper jurisdiction, and to adjust intergovernmental fiscal relations so that each level of government discharges the functions that belong within its jurisdiction in a sound and effective manner.

The Commission is composed of 25 members. Fifteen members were appointed by the President—nine from the majority party and six from the minority party; five members were appointed by the President of the Senate—three from the majority party and two from the minority party; and five were appointed by the Speaker of the House of Representatives—three from the majority party and two from the minority party.

**Hoover Commission.**—The Commission on Organization of the Executive Branch of the Government, known as the Hoover Commission, was established by Public Law No. 108, approved July 10, 1953. The Commission has the responsibility of studying and investigating the present organization and methods of operation of Government agencies to determine what changes, in its opinion, are necessary. The legislation sets forth, to guide the Commission, a declaration of policy—"to promote economy, efficiency, and improved service in the transaction of the public business . . . by (1) recommending methods and procedures for reducing expenditures to the lowest amount consistent with the efficient performance of essential services, activities, and functions; (2) eliminating duplication and overlapping of services, activities, and func-

tions; (3) consolidating services, activities, and functions of a similar nature; (4) abolishing services, activities and functions not necessary to the efficient conduct of government; (5) eliminating nonessential services, functions, and activities which are competitive with private enterprise; (6) defining responsibilities of officials; and (7) relocating agencies now responsible directly to the President in departments or other agencies."

The Commission is composed of 12 members. Four were appointed by the President—two from the Executive branch of the Government and two from private life; four were appointed by the President of the Senate—two from the Senate and two from private life; and four appointed by the Speaker of the House of Representatives—two from the House and two from private life.

The Commission must submit its final report not later than May 31, 1955. Interim reports may be made, and a comprehensive report of its activities and the results of its studies must be submitted before December 31, 1954.

**Juvenile delinquency.**—Senate Resolution No. 89, adopted on June 1, 1953, provides for a "full and complete study of juvenile delinquency in the United States," to be made by a subcommittee of the Senate Committee on the Judiciary.

The Resolution states that special attention shall be given to (1) determining the extent and character of juvenile delinquency in the United States and its causes and contributing factors, (2) the adequacy of existing provisions of law in dealing with youthful offenders who break Federal laws, (3) sentences imposed on, or other correctional action taken with respect to, youthful offenders by Federal courts, and (4) the extent to which juveniles are violating laws relating to the sale or use of narcotics.

The members of the subcommittee are Senator Hendrickson, Chairman, and Senators Langer, Kefauver, and Hennings.

### **Veto of Private Relief Bill**

On June 15, 1953, President Eisenhower vetoed H.R. 1334, a private bill for the relief of Helmuth Wolf

Gruhl.<sup>10</sup> In 1931, Helen Gruhl married Werner Gruhl. In April 1932 a son, Helmuth Wolf Gruhl, was born of this marriage, and in 1935 Mrs. Gruhl separated from her husband and took the child from their home in Elizabeth, New Jersey, to Chicago, Illinois, and ultimately to Madison, Wisconsin. In June 1941 she obtained an absolute divorce from Werner Gruhl.

Werner Gruhl entered into another marriage. He died in November 1942 in Middlebury, Vermont. Helen Gruhl, the mother of Helmuth Wolf Gruhl, stated that she had no knowledge of the death of her former husband until April 1947. She said she would have learned of the death and would have filed a claim for the child's insurance benefits as early as November 1942, if the widow of Werner Gruhl had not, in her petition for administration of his estate, erroneously made the statement that she was his sole heir. Mrs. Helen Gruhl made application on behalf of her minor son for child's insurance benefits under title II of the Social Security Act in June 1947, and such benefits were awarded, retroactive to March 1947, in the amount of \$17.03 a month. Benefits were paid until the child reached age 18.

Had Mrs. Helen Gruhl been informed in 1942 of her husband's death and had timely application been made for the benefits, payments for the 51 months from December 1942 through February 1947, amounting to \$868.53, would have accrued to the benefit of the child. The Bureau of Old-Age and Survivors Insurance held that the provisions of the Social Security Act then in effect prevented the payment of these retroactive benefits, and the Bureau's action was upheld, on appeal, by a referee and by the Appeals Council of the Federal Security Agency. The Social Security Act provides for the payment of retroactive benefits for a limited period (before the 1950 amendments, 3 months; since then, 6 months) when the filing of an application is delayed after the individual is first eligible for benefits.

In vetoing the bill, President Eisen-

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<sup>10</sup> H. Doc. 177, 83d Cong., 1st sess., June 15, 1953.

# Voluntary Insurance Against Sickness: 1948-52 Estimates\*

**V**OLUNTARY health insurance, which has been expanding rapidly in the United States, continued to grow in 1952. There were increases in the number of persons with insurance and in the amount of insurance premiums and benefits. The costs of sickness also continued to increase in 1952, resulting in larger benchmarks against which insurance protection may be measured.<sup>1</sup>

The direct and private costs of sickness are incurred mainly through (a) loss of earnings in periods of disability and the purchase of income-loss insurance, and (b) private expenditures for medical care and for medical care insurance. Taken together, these two private costs of sickness—restricted to loss of income from current incapacity, private expenditures for medical care, and the net costs of insurance—amounted to about \$15.2 billion in 1952. This total represented an increase of about \$1 billion from the 1951 total, or about the same annual increase as had been found for the two preceding years. Of the total cost for 1952, loss of current earnings accounted for \$5.7 billion and private medical expenditures for \$9.4 billion.

Premiums for insurance purchased against sickness costs amounted to about \$2.8 billion in 1952—nearly \$850 million for income-loss insurance and about \$2.0 billion for medical care insurance. The losses or benefits paid by the insurance companies or plans equaled about \$2.1 billion, with more than three-fourths (\$1.6 billion) in the form of medical care indemnities or benefits.

\* Prepared in the Division of Research and Statistics, Office of the Commissioner.

<sup>1</sup> This is the fifth article in a series analyzing the annual costs of sickness in the United States and the extent of voluntary insurance against these costs. For earlier estimates for 1948, 1949, 1950, and 1951 and subsequent revisions and refinements, and for an explanation of the methodology, see the *Bulletin* for January-February 1950, pp. 16-19; March 1951, pp. 19-20; December 1951, pp. 20-23; and December 1952, pp. 3-7.

## Scope of the Estimates

The rapid growth of voluntary health insurance, especially during and after World War II, stimulated the need for periodic estimates of its size and achievements in providing protection against the costs of sickness. The first report in this series, dealing with insurance experience in 1948, defined the purpose and scope of these annual estimates and presented the basic methodology. Since each of the succeeding reports has included some revisions, based on experience in making these annual analyses, it is timely to recapitulate the scope of the estimates.

Voluntary health insurance may be assessed through various indexes—the number of insurance policies in force, the number of different individuals insured, the comprehensiveness of their insurance, and the value of their insurance protection. Each index presents difficulties, because current insurance contracts and practices are complex and because the required data are only partially available. The Health Insurance Council, composed of representatives from insurance companies, publishes annual estimates of health insurance coverage—the numbers of individuals having some kind or amount of insurance for hospital, surgical, or medical expense or for income loss—but the Council's Survey Committee does not evaluate the insurance protection actually provided.

Certain quantitative aspects of voluntary health insurance protection may be measured in dollar values. Substantial information is available annually on the amounts paid to insurance carriers as premiums and on the amounts paid out by them as cash indemnities or as expenditures for service benefits. These figures can be compared with estimates of the actual costs of sickness to obtain indexes of insurance protection. This method avoids the necessity of taking account of enrollment and multiple policy-

holding, diversity of insurance contracts, and changes in population and costs.

By definition, voluntary health insurance is concerned with insurance entered into voluntarily. The estimates on insurance operations therefore exclude private or public insurance and self-insurance resulting from the requirements of workmen's compensation and related public laws, and the estimates of sickness costs exclude the costs of work-connected income loss and medical care. Similarly, the data on both benefits and sickness costs exclude expenditures made through other government programs supported by taxation (such as veterans' programs, public health services, and public assistance provisions for subsistence or medical care), since these expenditures are in general outside the scope of voluntary health insurance.

Cash sickness or temporary disability insurance required by public law presents a mixed situation, in part like and in part unlike that of workmen's compensation. The temporary disability insurance programs are compulsory; they deal, however, with sickness costs that are generally personal losses and expenditures (not employers' costs of doing business). The operations of exclusive or competitive public insurance funds (in California, New Jersey, and Rhode Island and under the Federal program for railroad employees) are plainly not voluntary health insurance.<sup>2</sup> In California and New Jersey, however, private insurance companies carry part and in New York they carry practically all of the coverage determined by compulsory insurance. The figures on coverage, premiums, and benefits for voluntary health insurance operations ordinarily include this substantial volume of privately insured but compulsory insurance

<sup>2</sup> Alfred M. Skolnik, "Temporary Disability Insurance Laws in the United States," *Social Security Bulletin*, October 1952.



against sickness costs. Special attention will be given to this problem later in the article.

In general, the estimates of voluntary health insurance operations presented here undertake to show the dollar amounts that the population pays privately to all insurance carriers and the corresponding dollar amounts representing what the population receives in all insurance benefits with respect to sickness costs of the kinds that constitute personal loss of earnings and personal consumption expenditures (as defined below). The dollar estimates for insurance costs include premiums from individuals, groups, and employers in the stated year. The estimates for insurance benefits include losses incurred by insurance companies<sup>3</sup> and expenditures for benefits by nonprofit plans, health and welfare funds, self-insured employers, and the like—whether derived from current earned premiums or from reserves. The objectives are estimates of the amounts people paid privately for voluntary insurance during the year and what they received back in benefits during the same year.

The dollar estimates for sickness costs, similarly, include the amounts that employed persons lost in wages, salaries, and self-employment income during that year because of current incapacity, and the amounts the whole civilian population spent for medical care in the same year. These figures exclude income loss resulting from total incapacity beyond 6 months' duration (since most voluntary health insurance does not try to cover the more extended risk) and from death, dismemberment, or partial disability. They also exclude loss from war-risk incapacity and, as noted earlier, work-connected injury, as well as all payments by the public through taxes and all expenditures for medical care by governmental bodies and by private (noninsurance) community, charitable, philanthropic, and other agencies.

<sup>3</sup> "Losses incurred" as used here exclude adjustment expenses; it is recognized that this figure somewhat overstates current benefit payments to policy-holders by the amount of reserves set aside against future obligations resulting from current claims.

Table 1.—Income loss due to illness,<sup>1</sup> 1948-52

[In millions, except average income loss per worker]

Item	1948	1949	1950	1951	1952
Average number of employed workers <sup>2</sup>	59	59	60	61	61
Average income loss per worker from illness <sup>3</sup>	\$77.00	\$78.75	\$82.95	\$89.32	\$94.08
Total income loss from illness	\$4,543	\$4,646	\$4,977	\$5,449	\$5,739
Net cost of income-loss insurance (addition) <sup>4</sup>	267	276	297	303	315
Paid sick leave (subtraction) <sup>5</sup>	291	298	314	334	347
Net income loss from illness	4,519	4,624	4,960	5,418	5,707
Potentially insurable income loss <sup>6</sup>	2,903	3,064	3,283	3,572	3,758
Potentially compensable income loss <sup>7</sup>	2,083	2,133	2,286	2,480	2,608

<sup>1</sup> Short-term or temporary non-work-connected disability (lasting not more than 6 months) and the first 6 months of long-term disability.

<sup>2</sup> Annual average of employed persons from Bureau of the Census, *Current Population Reports: Annual Report on the Labor Force*, Series P-50, Nos. 13, 19, 31, 40, 45, table 4.

<sup>3</sup> Average wage or salary for 7 workdays in a year, obtained by dividing the average annual earnings per worker (table 26, *Survey of Current Business*, National Income Number, July 1952 and July 1953) by 255 workdays in a year and multiplying this average daily wage by 7.

<sup>4</sup> The difference between premiums earned and losses incurred, from table 2. Data for 1948-51 revised.

<sup>5</sup> Based on estimated number of persons covered by paid sick leave and related provisions not treated as insurance in table 2. Assumes that 8.2-8.4 million

persons with such coverage received the equivalent of 45 percent of their total income loss due to illness. See *Annual Survey of Accident and Health Coverage in the United States*, each year 1948-52; also, "Health Insurance for Workers and Their Families," by Barkev S. Sanders, in *Employment and Wages in the United States*, by W. S. Woytinsky and Associates, Twentieth Century Fund, New York, 1953, pp. 217-218.

<sup>6</sup> Total income loss reduced by 40 percent (to exclude both the first week of disability and otherwise insurable income loss covered by paid sick leave) and increased by the net cost of current income-loss insurance.

<sup>7</sup> Of the potentially insurable income loss (excluding net cost of income-loss insurance), two-thirds is assumed to be potentially compensable and then increased by net cost of income-loss insurance.

The primary measures of the risks to which people are exposed and against which they may seek insurance are the total income loss due to current incapacity and the total amount spent for medical care. Alternative measures of the risks may be confined to parts of these totals, in recognition of the specific risks against which insurance is currently purchased. The measures may deal, for example, with only part of the total wage loss or with only the costs of hospitalization or physicians' services. In the reports in this series, current insurance operations are related to, and measured against, alternative benchmarks to give various percentages of sickness costs met by insurance. These percentages measure how much of the stated total risk is met by insurance; they are not intended to measure how much of the total risk is met for those individuals who have any kind of voluntary health insurance or for those who have hospital, surgical, or some other particular kind of insurance (as distinguished from those who do not) or for those who have had some particular risk experience.

### Income Loss Due to Illness

The estimate of income loss due to nonoccupational illness and injury used in this study is designed to re-

fect only current income loss from short-term or temporary disability and the first few months of extended disability. As noted earlier, it excludes loss of future earnings arising from extended or permanent disability or from premature death.

Table 1 shows the derivation of the estimate for each of the 5 years from 1948 through 1952. The gross figures (total income loss from illness) cover income loss for nonoccupational illness or injury, whether or not such losses are considered compensable under current insurance practice and whether or not they are covered by privately purchased insurance or by government programs.

Assuming that, on the average, 7 days were lost from work on account of illness during the year, the loss per worker equaled \$94.08 in 1952. Applied to a labor force of 61 million, this figure yields a gross estimate of \$5,739 million lost during the year. The gross figure was reduced by \$347 million for paid sick leave (see table 1, footnote 5) and increased by \$315 million for the net cost of income-loss insurance purchased in 1952 (table 2).

The resulting figure of \$5,707 million represents the net income loss in 1952 due to non-work-connected short-term illness and the first 6 months of longer-term illness; it is 5 percent more than the 1951 figure

and 26 percent more than that for 1948.

Most accident and health insurance currently available for purchase ordinarily does not undertake to cover the first few days or the first week of sickness (though it may do so in the case of accidents). The potentially insurable portion of income loss is estimated as \$3,758 million in 1952 (see table 1, footnote 6).

Potentially compensable income loss would be lower than either of the preceding estimates, since a guiding principle of current insurance practice is that benefits should not exceed 50-75 percent of actual income loss. For the purposes of these estimates it is assumed that two-thirds of the potentially insurable

income loss is compensable. This assumption leads to an estimate of \$2,608 million in 1952 (see table 1, footnote 7).

### Insurance Against Income Loss

Most of the voluntary insurance against income loss is provided by accident and health policies sold directly by insurance companies on a group or individual basis; some of it is derived from membership in employees' benefit organizations and fraternal societies, from union health and welfare funds, self-insuring employers, and other sources.

Table 2 includes data for 1948-52 for all types of nongovernmental organizations insuring against income loss. Of the total of \$533 million in

income-loss benefits in 1952, only about \$27 million appears to be derived directly from organizations other than insurance companies selling group and individual policies. Some health and welfare funds purchase their insurance from commercial companies or operate their own mutual insurance companies as separate corporations, and data for these funds are included, not in the \$27 million, but in the other items in the table.

Income-loss insurance premiums increased \$71 million between 1951 and 1952 (from \$777 million to \$848 million), or 9 percent. Benefits increased \$59 million (from \$474 million in 1951 to \$533 million in 1952), or 12 percent. In the same period the overall net loss of income rose \$289 million or 5 percent. The net cost of income-loss insurance—the difference between premiums earned and losses incurred—amounted to \$315 million in 1952. The benefits equaled 63 percent of premiums and the net costs 37 percent.<sup>4</sup> In 1951, benefits were 61 percent of premiums; this proportion was only 51 per cent in 1948.

Private insurance company and self-insurance operations of the temporary disability programs in California, New Jersey, and New York are included in table 2 among the estimates for all private insurance provisions against income loss. These private operations under compulsory laws amounted to about 24 percent of all private insurance income-loss benefits in 1952. Since table 2 is restricted to private insurance, it does not include the operations of the public funds under the compulsory laws.<sup>5</sup>

### Private Expenditures for Medical Care

The Department of Commerce makes annual estimates of personal expenditures for medical care, as part of its annual report on national income and product. These data pro-

<sup>4</sup> For adjustments for accident and dismemberment insurance and offsets for income-loss insurance in automobile, resident liability, life, and other policies, see footnote 3 of table 2.

<sup>5</sup> Benefits paid by the public funds were \$57.1 million in 1948, \$62.1 million in 1949, \$62.8 million in 1950, \$59.5 million in 1951, and \$73.1 million in 1952.

Table 2.—Premiums, benefit payments, and loss ratios for commercial and other private insurance against income loss, 1948-1952<sup>1</sup>

[Amounts in millions]					
Item	1948	1949	1950	1951	1952
Premiums earned					
Total <sup>2</sup>	\$545	\$588	\$671	\$777	\$848
Group insurance <sup>2</sup>	175	210	284	372	399
Individual insurance <sup>2</sup>	346	352	355	368	409
Other <sup>3</sup>	21	26	32	37	40
Losses incurred					
Total <sup>2</sup>	\$278	\$312	\$374	\$474	\$533
Group insurance <sup>2</sup>	124	147	203	295	327
Individual insurance <sup>2</sup>	139	148	151	155	179
Other <sup>3</sup>	15	17	20	24	27
Loss ratios (percent)					
Total	51.0	53.1	55.7	61.0	62.8
Group insurance	70.9	70.0	71.5	79.3	82.0
Individual insurance	40.2	42.0	42.5	42.1	43.8
Other <sup>3</sup>	62.5	65.4	62.5	64.9	67.5

<sup>1</sup> Premiums and losses include accident only and travel accident insurance, and private insurance company operations and self-insured arrangements under compulsory cash sickness or temporary disability laws in California, New Jersey, and New York.

<sup>2</sup> Includes private insurance company operations under compulsory temporary disability insurance laws. Total losses paid by all private plans under these laws amounted to \$9.3 million, \$27.1 million, \$54.6 million, \$114.7 million, and \$127.0 million in the years 1948-52, respectively; these aggregates include a small amount (8-10 percent) of self-insurance, shown as other private insurance, below.

<sup>3</sup> No reduction made in the premiums or losses of individual insurance for accidental death and dismemberment provisions in policies that insure against income loss. (Estimate by the Health Insurance Council indicates that such reductions on losses would be about \$32 million for 1952.) Resulting overstatement of income-loss insurance is assumed to offset understatement arising from omission of current short-term income-loss insurance in automobile, resident liability, life and other policies.

<sup>4</sup> Premiums earned for income-loss and medical care insurance combined (separately for group and individual contracts), obtained from the *Spectator Accident Insurance Register*, 1949-52. Premiums for group policies were adjusted to eliminate Canadian business and to the level of total premiums according to Life Insurance Association of America charts (*Group Insurance and Group Annuity Coverage*, Continental U.S., 1948-52) after excluding premiums

for accidental death and dismemberment; premiums were then distributed between income-loss and medical care insurance on the basis of these charts. Premiums for individual policies were adjusted to eliminate life insurance and Canadian business and to the level of total premiums as derived from data in the U.S. Chamber of Commerce surveys (*American Economic Security*, July-August 1949-53); premiums were then distributed between income-loss and medical care insurance by reference to the mean amount of coverage shown in survey. Data include dividends and rate credits, mainly for group policies, and were adjusted for duplication within categories.

<sup>5</sup> Includes estimates for fraternal societies, union health and welfare funds, and employee mutual benefit associations, and for self-insurance under the California, New Jersey, and New York temporary disability laws and elsewhere. Information on fraternal accident and health business supplied by *The Fraternal Monitor*. Division between income-loss and medical care insurance estimated.

<sup>6</sup> Losses incurred, as reported by the *Spectator* for income-loss and medical care insurance combined, reduced by 1.9 percent (1.7 percent in 1952) of premiums earned for group policies and 3.2 percent for individual policies to eliminate adjustment costs. Loss ratios, furnished by the Health Insurance Council separately for group and individual insurance for hospital and surgical-medical care and for income loss, were used to derive losses incurred for each risk; these figures were then raised or lowered slightly to yield the aggregate losses for all three risks combined.

Table 3.—Private expenditures for medical care, 1948-52<sup>1</sup>

Item	Amount (in millions)					Percentage distribution				
	1948	1949	1950	1951	1952	1948	1949	1950	1951	1952
Total.....	\$7,288	\$7,658	\$8,248	\$8,816	\$9,447	100.0	100.0	100.0	100.0	100.0
Physicians' services <sup>2</sup> .....	2,176	2,297	2,416	2,565	2,718	29.9	30.0	29.3	29.1	28.7
Hospital services <sup>3</sup> .....	1,663	1,858	2,121	2,283	2,561	22.8	24.3	25.7	25.9	27.1
Dentists' services.....	895	931	959	989	1,028	12.3	12.2	11.6	11.2	10.9
Nurses' services.....	200	207	225	239	245	2.7	2.7	2.7	2.7	2.6
Medicines and appliances.....	1,822	1,829	1,927	2,111	2,177	25.0	23.9	23.4	23.9	23.0
Services of miscellaneous healing and curing professions.....	272	283	297	318	319	3.7	3.7	3.6	3.6	3.4
Administrative and other net costs of medical care insurance <sup>4</sup> .....	256	249	299	307	394	3.5	3.2	3.6	3.5	4.2
Insurance for hospital services.....	192	168	189	188	233	2.6	2.2	2.3	2.1	2.5
Insurance for physicians' services.....	64	81	110	119	161	0.9	1.0	1.3	1.4	1.7
Student fees for medical care.....	4	4	4	4	5	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	.1

<sup>1</sup> Except where otherwise noted, data are from the Department of Commerce, *National Income and Product of the United States, 1929-50, Supplement to Survey of Current Business*, 1951, table 30, p. 195, and *Survey of Current Business*, July 1953, table 30, p. 22. Excludes medical care expenditures for the Armed Forces and veterans, those made by public health and other government agencies and under workmen's compensation laws, and direct expenditures for services by private philanthropic organizations.

<sup>2</sup> Addition made each year to figure reported in *Survey of Current Business* for salaries of physicians employed in prepayment medical service plans.

<sup>3</sup> Computed from data in *Hospitals*, June of each year 1949-53. Based on income from patients for each year ending September 30 in all types of general and special short-term hospitals. Data are projected to December 31 of each year, and additions have been made for (1) nonregistered hospitals, and (2) estimated income from patients received by general and special long-term hospitals, mental and allied hospitals, and tuberculosis sanatoriums.

<sup>4</sup> Data from table 4.

<sup>5</sup> Less than 0.05 percent.

vide the basis for the annual series used here, with the following adjustments and substitutions:

(a) An upward adjustment in the expenditures for physicians' services has been made to include the salaries of physicians employed by prepayment medical care plans.<sup>6</sup>

(b) A substitution for the figure on expenditures for hospital services has been made each year in order to have an estimate representing income from patients for care in both private and public hospitals for the calendar year (the Department of Commerce source data deal only with the private sectors of the economy).

(c) The net cost of medical care insurance, as determined from table 5, is substituted for the figures for insurance net costs; the Department of Commerce figures cover net cost of both income-loss insurance and medical care insurance and are somewhat less precise than the data obtained at a later date for this analysis.

Table 3 gives the data for private expenditures for medical care for each of the 5 years 1948-52. The civilian population spent about \$9.4

<sup>6</sup> Similar adjustments for dentists and nurses employed in prepayment plans do not substantially alter the Department of Commerce figures, since the adjustments are less than \$0.5 million.

billion in 1952. The increase for the year totaled about \$630 million or about 7 percent, and each category of expenditure was higher in 1952 than in 1951. The 1952 total is nearly 30 percent higher than the total for 1948, giving an average annual increase of 6 percent. The annual increases reflect expansion in expenditures for medical services and goods

Table 4.—Premiums, benefit payments, and loss ratios for voluntary insurance against the costs of medical care, 1948-52<sup>1</sup>

Item	[Amounts in millions]				
	1948	1949	1950	1951	1952
Earned income					
Total.....	\$862	\$1,016	\$1,291	\$1,660	\$2,002
Hospital services.....	647	707	869	1,085	1,303
Physicians' services.....	215	309	422	575	699
Expenditures for benefits					
Total.....	\$906	\$767	\$892	\$1,353	\$1,608
Hospital services.....	455	539	680	897	1,070
Physicians' services.....	151	228	312	456	538
Loss ratios (percent) <sup>2</sup>					
Total.....	70.3	75.5	76.8	81.5	80.3
Hospital services.....	70.3	76.2	78.3	82.7	82.1
Physicians' services.....	70.2	73.8	73.9	79.3	77.0

<sup>1</sup> Data for 1948-51 summarize detailed presentations in earlier articles in this series; data for 1952 from table 5. The term "physicians' services" covers the services of surgeons (the largest component) and other types of physicians, including roentgenologists, and a small amount of dental, nursing, and related services and appliances. The term "hospital services" covers some services other than those received from hospitals, such as X-ray

services not furnished as part of the hospital services and emergency accident care.

<sup>2</sup> A large proportion of commercial insurance companies had net losses from underwriting either their individual or their group accident and health insurance business, or both, in 1951 and 1952; more non-profit insurance carriers reported in 1951 and 1952 than in 1950 an excess of benefit expenditures plus operating costs over total earned income.

concurrent with the increase in population, increases in prices, and growth of insurance and thus of total net cost of insurance. The largest items of expenditure have continued to be those for physicians' services, hospital services, and drugs and appliances. In 1948, private expenditures for hospital services were less than expenditures for physicians' services and for drugs and appliances; in 1952, they were almost as large as the former and nearly \$400 million larger than the latter. The percentage distributions of the items making up the total of private expenditures for medical care has shown relatively little change from year to year, except for the rise in the proportion expended for hospital care.

### Insurance Against Medical Care Costs

The financial operations of all voluntary medical care insurance in the 5-year period 1948-52 are summarized in table 4.

Earned insurance income increased by 132 percent during the 5 years; the increase was 101 percent for hospitalization insurance and 225 percent for insurance against the costs of physicians' services. Benefit expenditures advanced at an even faster rate; by 1952 they were 165 percent greater



than the 1948 amounts, with a higher rate of expansion for physicians' services than for hospital care benefits.

Table 5 gives in more detail 1952 financial data for all forms of medical care insurance by type of insurance or plan. The classification used in the 1952 table differs somewhat from that used in previous years, in order to meet requests for aggregates for the different classes of medical care insurance carriers or plans.

The proportion of total premium and of total expenditures assigned to hospitalization insurance did not change substantially from 1951 to 1952. Indeed, premiums for this insurance have accounted for about 65 percent and the benefits for about 66-70 percent of the totals since 1949. Hospitalization insurance continued in 1952 to be the leading form of medical care insurance being purchased.

In 1952, as in the four preceding years for which comparable data are available, Blue Cross plans were the largest single class of voluntary medical care insurance. Benefit payments under the Blue Cross plans accounted for 34 percent of all expenditures for benefits; their hospitalization benefits of \$541 million accounted for more than half of all hospitalization benefits paid. Group commercial insurance was second to Blue Cross in both insurance premiums and benefit payments, with premiums also in excess of half a billion dollars. Commercial group companies were the leading insurers against the costs of physicians' services, slightly exceeding the Blue Shield plans; they provided about 36 percent of these benefits. Their benefit payments for physicians' services were, however, slightly less than the combined benefit payments made for physicians' services by Blue Cross,

Blue Shield, and other nonprofit plans sponsored by medical societies, which together equaled 38 percent of the total. Plans not connected with Blue Cross, Blue Shield, or commercial insurance organizations provided only 8 percent of the total benefit expenditures for hospital services but as much as 17 percent of the benefit expenditures for physicians' services.

### Trends in Insurance Protection

Tables 1-4 show the dollar amounts of income loss and of private medical care expenditures for the years from 1948 through 1952; they also show the dollar volume of voluntary insurance against these losses or expenditures. The relations between insurance benefits and sickness costs measure the accomplishment of voluntary insurance in providing against these risks. Table 6 (condensed by omitting the data in the preceding tables for 1949 and 1950) summarizes the basic data on sickness costs and insurance benefits and shows the value of the current insurance for each of the years 1948, 1951, and 1952 in terms of percentage of sickness costs met by insurance.

The first three lines of table 6 measure voluntary insurance protection against income loss due to sickness. Benefit payments for income loss in the 5-year period have risen 92 percent—from \$278 million in 1948 to \$533 million in 1952—while total (net) income loss rose 26 percent, from a total of \$4,519 million (\$2,993 million with a 1-week waiting period) to a total of \$5,707 million (\$3,758 million with a 1-week waiting period). Insurance met 6.2 percent of the total loss in 1948, 8.7 percent in 1951, and 9.3 percent in 1952 (line 1). When measured against the smaller index of income loss (total minus the loss resulting from 1 week of incapacity), the percentages were 9.3 in 1948, 13.3 in 1951, and 14.2 in 1952 (line 2). Measured against the index of potentially compensable income loss (line 3), benefits covered 13.3 percent of this loss in 1948, 19.1 percent in 1951, and 20.4 percent in 1952. In this third measure the net increase in protection in the 5 years has been at the rate of about 1.4 percentage points a year.

Table 5.—Income and expenditures for medical care benefits of voluntary insurance, by type of carrier or plan, 1952

[Amounts in millions]

Type of insurance carrier or plan	Earned income			Expenditures for benefits <sup>1</sup>			Benefits as percent of income
	Total	For hospital services <sup>2</sup>	For physicians' services <sup>3</sup>	Total	For hospital services <sup>2</sup>	For physicians' services <sup>3</sup>	
Total.....	\$2,001.6	\$1,302.7	\$698.9	\$1,607.9	\$1,070.2	\$537.7	80.3
Blue Cross and affiliated organizations <sup>4</sup>	616.2	605.7	10.5	550.1	540.8	9.3	89.3
Blue Shield plans <sup>5</sup>	235.1	11.0	224.1	186.4	8.8	177.6	79.3
Other medical society-sponsored plans <sup>6</sup>	25.0	6.2	18.8	21.6	6.2	15.4	86.4
Other nonprofit plans:							
Community-wide plans	23.2	8.3	14.9	17.9	6.5	11.4	77.2
Consumer-sponsored plans	7.2	3.4	3.8	5.9	2.7	3.2	81.9
Fraternal societies <sup>7</sup>	7.9	3.7	4.2	5.3	2.5	2.8	67.1
Union health and welfare funds <sup>8</sup>	66.4	39.9	26.5	63.8	38.7	25.1	96.1
Employer and/or employee plans	47.2	23.6	23.6	43.8	21.5	22.3	92.8
Student health services <sup>9</sup>	5.0	2.0	3.0	5.0	2.0	3.0	100.0
Private group clinics with prepayment <sup>10</sup>	10.8	3.1	7.7	9.4	2.7	6.7	87.0
Commercial insurance: <sup>11</sup>							
Group	599.0	338.0	231.0	498.1	304.2	193.9	87.5
Individual	388.6	257.8	130.8	200.6	133.6	67.0	51.6

<sup>1</sup> Benefits paid, for nonprofit and other organizations; losses incurred, for commercial insurance.

<sup>2</sup> Includes some income or expenditures for outpatient services.

<sup>3</sup> Includes some income and expenditures for services other than those received from physicians (nurses, dentists, laboratories, etc.).

<sup>4</sup> Includes about \$10 million paid under the State temporary disability insurance laws of California and New York. Hospitalization benefits through private carriers were \$4.0 million in California; hospital and physician benefits through private carriers in New York were \$0.1 million. Hospitalization cash benefits paid by the State fund in California (not included in the table) were \$3.3 million.

<sup>5</sup> Addition made to the data reported for 81 plans by the Blue Cross Commission for one plan not reported and for Health Services, Inc. Data for medical-surgical insurance under 5 combined Blue Cross-Blue Shield plans shown under Blue Shield plans. Division between hospital and physicians' services estimated for 2 of the 6 Blue Cross plans that write both types of insurance on basis of enrollment and premiums.

<sup>6</sup> Excludes amounts for hospital insurance reported by Blue Shield Commission for 4 combined Blue Cross-Blue Shield plans (included in data reported by Blue Cross Commission, above). Division between hospital and physicians' services estimated for 6 plans on basis of enrollment and premiums.

<sup>7</sup> Covers 5 nonprofit plans sponsored or controlled by medical societies; excludes plans underwritten by commercial insurance companies.

<sup>8</sup> Estimated on basis of total accident and health insurance of such societies. Data on payments to lodge doctors not available.

<sup>9</sup> Covers only those funds or portions of funds used for the direct purchase of medical care without an intermediary insurance company or plan.

<sup>10</sup> Estimated.

<sup>11</sup> Not strictly comparable to 1951 data because 1 plan, previously classified as a private group clinic, has been reclassified as a community-wide plan.

<sup>12</sup> See footnotes 4 and 6 of table 2 for the method of developing these figures.

**Table 6.—Income loss, private expenditures for medical care, and insurance benefits through all voluntary insurance carriers, 1948, 1951, and 1952**

(Amounts in millions)

Benchmark <sup>1</sup>	1948		1951		1952		Percentage of sickness costs met by insurance		
	Income-loss and/or medical care expenditures	Voluntary insurance benefits	Income-loss and/or medical care expenditures	Voluntary insurance benefits	Income-loss and/or medical care expenditures	Voluntary insurance benefits	1948	1951	1952
1 Income loss only	\$4,519	\$278	\$5,418	\$474	\$5,707	\$533	6.2	8.7	9.3
2 Potentially insurable income loss (with 1-week waiting period)	2,993	278	3,572	474	3,758	533	9.3	13.3	14.2
3 Potentially compensable income loss	2,083	278	2,480	474	2,608	533	13.3	19.1	21.4
4 Total medical care expenditures	7,288	606	8,816	1,353	9,447	1,608	8.3	15.3	17.0
5 Physicians' services only	2,240	151	2,684	456	2,879	538	6.7	17.0	18.7
6 Hospital services only <sup>2</sup>	1,855	455	2,471	897	2,794	1,070	24.5	36.3	38.3
7 Physicians' and hospital services only <sup>3</sup>	4,095	606	5,155	1,353	5,673	1,608	14.8	26.2	28.3
8 Medical care expenditures currently insurable under some comprehensive plans <sup>4</sup>	5,067	606	6,301	1,353	6,919	1,608	12.0	21.5	23.2
9 Medical care expenditures potentially insurable under present forms of voluntary insurance <sup>5</sup>	5,798	606	7,087	1,353	7,672	1,608	10.5	19.1	21.0
10 Income loss plus total medical care expenditures <sup>6</sup>	11,807	884	14,234	1,827	15,154	2,141	7.5	12.8	14.1
11 Income loss plus physicians' and hospital services only <sup>7</sup>	8,614	884	10,573	1,827	11,380	2,141	10.3	17.3	18.8
12 Potentially insurable income loss and medical care expenditures <sup>8</sup>	8,791	884	10,659	1,827	11,430	2,141	10.1	17.1	18.7
13 Potentially compensable income loss and potentially insurable medical care expenditures <sup>9</sup>	7,881	884	9,567	1,827	10,280	2,141	11.2	19.1	20.8

<sup>1</sup> Except as noted, represents estimated income loss or private expenditure for medical care (from tables 1 and 3) plus appropriate addition for net costs of insurance (from tables 2 and 4).

<sup>2</sup> Slight overstatement because total benefit payments—but not the benchmark—unavoidably include some payments for services other than those received from physicians (nurses, dentists, laboratories, etc.).

<sup>3</sup> Both expenditures and insurance benefits contain some expenditures included as hospital services that were out-patient services.

<sup>4</sup> Includes total expenditures for services of physicians, hospitals, and dentists

and one-tenth of the expenditures for drugs, plus the net cost of medical care insurance.

<sup>5</sup> Includes total expenditures for services of physicians, hospitals, dentists, and nurses plus one-third the expenditures for drugs and appliances plus the net cost of medical care insurance.

<sup>6</sup> Combines lines 1 and 4.

<sup>7</sup> Combines lines 1 and 7.

<sup>8</sup> Combines lines 2 and 9.

<sup>9</sup> Combines lines 3 and 9.

Included in the income-loss payments of \$533 million in 1952 is an estimated \$127 million paid by private insurance companies or self-insurers with respect to coverage under the compulsory temporary disability insurance laws of California, New Jersey, and New York; such payments under these programs accounted for 24 percent of all benefit payments by private carriers in 1952. The percentage was about the same in 1951. In 1948, when private insurance companies were writing insurance under the temporary disability insurance law of only one State (California), the amount of private income-loss benefits attributable to this law was approximately \$9 million and made up about 3 percent of the total privately paid in that year.

If private insurance against non-work-connected income loss is regarded as only that insurance written entirely outside the provisions of compulsory public laws, the benefits paid in 1952 should be reduced by the \$127 million attributed to private insurance under these laws. The benchmark may then be adjusted downward to exclude the income lost by those protected by the public laws,

whether their coverage was effected by the public funds, by private insurance carriers, or by self-insurance. With such an adjusted benchmark and using only the entirely voluntary insurance benefit amount of \$406 million (the total minus the \$127 million), the percentages shown in the tabulation below are obtained; the corresponding unadjusted figures from table 6 are given for comparison:

Benchmark	Percentage met by insurance, 1952	
	Unadjusted <sup>1</sup>	Adjusted <sup>2</sup>
Total (net).....	9.3	9.3
Potentially insurable income loss.....	14.2	13.8
Potentially compensable income loss.....	20.4	19.8

<sup>1</sup> From table 6.

<sup>2</sup> Excludes income losses for 12.3 million persons eligible for benefits under public temporary disability insurance programs, at an estimated \$107 per capita. (Estimates of eligibles and of per capita loss were based on reports of coverage and of total covered wages under the five public programs.) Private insurance under public laws (\$127 million) is assumed to have had a loss ratio of 82 percent in making the "adjusted" calculations, using the methodology in tables 1 and 6.

Thus, the effect of narrowing the

benchmarks by excluding the entire coverage effected under public laws and taking account of only strictly voluntary private insurance reduces somewhat the indexes of income-loss protection achieved by private insurance. If it were assumed that persons eligible for benefits under public laws have some need for, and interest in, supplementary private protection, and that they are "at risk" for some private insurance, the reduction in the benchmarks would have been less and the adjusted percentages of income loss met by entirely private insurance, shown in the tabulation, would be lower.

Between 1948 and 1952, medical care insurance benefits expanded nearly threefold (line 4 of table 6). These benefits met 8.3 percent of total medical care expenditures in 1948 and 17.0 percent in 1952. Insurance protection increased at the rate of nearly 2 percentage points a year. Private expenditures for medical services of all kinds increased from \$7.3 billion in 1948 to \$9.4 billion in 1952 (29 percent); the corresponding insurance benefits increased from \$606 million to \$1,608 million (165 percent).

When insurance protection is measured against narrower benchmarks, it is seen from the table that in 1952 insurance met 18.7 percent of the cost for physicians' services (line 5), 38.3 percent for hospital services (line 6), and 28.3 percent for both (line 7).<sup>7</sup>

There are prepayment plans that provide a wide range of benefits, including physicians' services in the home, office, and hospital, diagnostic services, dental care, and drugs, as well as hospitalization, and the enrollment in these plans has been increasing. Table 6 therefore includes a benchmark that contains items potentially insurable under such comprehensive prepayment plans (line 8). Measured against this benchmark, insurance payments met 23.2 percent of costs in 1952, in contrast to 12.0 percent in 1948. While most of the increase in the 5-year period results from expansion of insurance against

hospital costs and the costs of physicians' services in the hospital, some of it represents expansion in insurance against the cost of physicians' home and office calls, dental benefits, and the cost of drugs.

The benchmark in line 9 of the table most nearly represents the types of benefits available through the relatively new "major medical expense" insurance or the combination of the older forms of voluntary insurance and of "major medical expense" (or "catastrophic") insurance. The proportion of this benchmark met by insurance in 1952 was 21.0 percent; it had been 10.5 percent in 1948.

If total income loss and medical care expenditures are combined, 14.1 percent of the \$15.2 billion private cost of sickness in 1952 was met by insurance benefits of \$2.1 billion (line 10). If the measurement is made against a benchmark that includes only physicians' and hospital services plus income loss, insurance accounted for 10.3 percent in 1948 and for 18.8 percent in 1952 (line 11). If measurement is made against potentially insurable private medical care expenditures and income loss (line 12), the proportion of sickness costs met by

insurance in 1952 was 18.7 percent; if made against potentially insurable medical costs plus potentially compensable income loss, insurance met 20.8 percent, nearly twice the achievement in 1948.

The data presented in this analysis provide a means of measuring the present extent and the growth of voluntary health insurance in the past 5 years. In terms of premium income and expenditures (as well as in population coverage), voluntary health insurance has been expanding rapidly. Increase in the dollar volume of insurance is partly offset by increase in population and in the costs of sickness. There has been a nearly threefold expansion in insurance benefit amounts for medical care between 1948 and 1952, yielding a twofold expansion in the effective insurance protection. Income-loss insurance has been growing more slowly, with a doubling in benefit amounts and a 50-percent increase in effective insurance protection over the same 5-year period. Most of the costs of sickness incurred annually by the civilian population as a whole are still being carried as private losses and expenditures.

<sup>7</sup> The Insurance Industry reports that, at the end of 1952, 57 percent of the population had some insurance protection against hospital expenses, 46 percent against surgical expenses, and 22 percent against medical expenses. (*Annual Survey of Accident and Health Coverage in the United States, as of December 31, 1952*, Health Insurance Council, Sept. 1953, p. 7.)



# State Unemployment Insurance Legislation, 1953\*

*Amendments to the unemployment insurance laws adopted by the State legislatures in 1953 centered on benefit rates, disqualifications, and experience rating. A summary of the changes in these and other provisions governing the unemployment insurance programs is presented in the following pages.*

UNEMPLOYMENT insurance legislation enacted in 1953, like that in the past few years, presents a mixed picture of increases in benefit levels coupled with more restrictive disqualification provisions and changes in experience rating to permit assignment of lower tax rates. Presumably these changes reflect the greater concentration of public attention on certain aspects of the program's operations and were designed to accomplish specific purposes. Weekly benefit amounts were raised in line with increases in wage and price levels; disqualification provisions were tightened in an attempt to bar payment of benefits to claimants or classes of claimants under certain conditions; and, on the basis of rising reserves and low benefit costs, the tax burden on employers was lowered. Twenty-six States modified their benefit provisions, most of these in an upward direction; 25 States changed their experience-rating provisions; and 24 amended the language of their disqualifications.

All 46 State legislatures that met in 1953, with the exception of Utah, had before them proposed amendments to the unemployment insurance law.<sup>1</sup> While more than 1,500 such amendments were dropped into the legislative hoppers, less than 200 were finally enacted into law. In only four States—Delaware, Michigan, Missouri, and South Carolina—of those considering unemployment insurance bills did the legislatures adjourn without making any change in their laws. The more important of the changes that were enacted are de-

scribed in this article; the benefit provisions, as of December 1, 1953, are summarized in table 1. Several of the amendments will not be fully effective until some time in 1954.

## Coverage

As in the past few legislative sessions, little attention was given to extending the protection of unemployment insurance to groups now excluded. Of the changes in the definition of employment adopted in 15 States, amendments were significant in only five States.

Connecticut provided mandatory coverage for State employees and authorized elective coverage for employees of its political subdivisions. Benefit payments made to such employees are to be financed on a reimbursable rather than a contributory basis. Wisconsin broadened its coverage of State employees to include those paid on an annual salary basis and changed from a contributory to a reimbursable basis of financing, similar to that used in New York. The State of Washington extended coverage to employees of public utility districts and public power authorities.

Florida and South Dakota extended the coverage of their laws to include large seasonal operations that could not previously be covered, though they had more than eight workers, because they did not operate for as long as 20 weeks.

During the 1953 legislative sessions, 12 States amended in part their definitions of "employment" and "wages" to accord with the 1950 changes in the definitions of these terms in the Federal Unemployment Tax Act. Thirty-three States, altogether, have made such changes since 1950. Not all the amended State definitions are completely consistent with the Fed-

eral definitions, however. Consequently the types of employment covered under some State laws will be more inclusive than those covered by the Federal Act and those covered under other State laws will be less inclusive.

## Benefit Provisions

Twenty-six States amended their benefit provisions in one or more respects, with most of the amendments increasing benefits—at least for some claimants. At the same time, the changes in some State laws will reduce the benefit rights of certain claimants or exclude from protection certain workers, usually those with low earnings, who would have been eligible under the former provisions.

*Base period and benefit year.*—Vermont changed from a uniform to an individual base period<sup>2</sup> and benefit year<sup>3</sup> with a lag of 4-7 months between them. Alaska changed from an individual to a uniform base period and benefit year; the benefit year begins with the first full week in July, and the base period is the preceding calendar year. In Massachusetts the base period—formerly the last 4 quarters ending not less than 4 months before the beginning of the benefit year—is to be the first 4 of the last 5 completed calendar quarters. North Carolina also changed its base period. The period had been defined as the preceding calendar year for benefit years beginning between July 1 to December 31, and as the next to the last calendar year for benefit years beginning between January 1 and June 30. The amendment makes the base period the first 4 of the last 6 completed calendar quarters.

The lag period between the end of the base period and the beginning of the benefit year was increased in

<sup>2</sup> The period of covered employment that is used in determining a worker's benefit rights.

<sup>3</sup> The 1-year period in which a worker may draw the benefits to which he has been found entitled on the basis of his benefit rights in the preceding base period.

\* Prepared in the Division of Program Policy and Legislation, Bureau of Employment Security, Department of Labor.

<sup>1</sup> No changes in the District of Columbia law were considered by Congress in 1953.

Alaska and reduced in the other three States. The shorter the lag period is, the more nearly can benefits reflect current wage loss, because a worker's benefits are based on more up-to-date wage experience.

**Qualifying wages or employment.**—To be entitled to benefits, a worker must have earned at least a specified amount of wages or have worked in at least a minimum number of weeks, or both, within his base period. In 17 States the qualifying earnings or employment provisions were amended in 1953.

Eleven of these States increased the minimum qualifying wage requirement; in seven <sup>4</sup> the increase was the result of an increase in the minimum weekly amount. Alaska and Connecticut increased their flat qualifying amounts—Alaska from \$150 to \$300 and Connecticut from \$240 to \$300; in the latter State, a new requirement was added—that the worker claiming benefits for a second benefit year must have earned at least \$150 since the beginning of his previous benefit year.

Rhode Island changed from a flat qualifying requirement of \$300 to 30 times the weekly benefit amount (a range of \$300–750); thus, all individuals whose weekly benefit amount is more than the minimum must have earned more than under the old formula to qualify, and all individuals will have to have had employment in more than 1 quarter, except for those with earnings of \$750 or more in 1 quarter.

Tennessee formerly required earnings equal to 25 times the weekly benefit amount at the minimum and 30 times for all other benefit amounts. It now requires earnings equal to 40 times the weekly benefit rate for amounts from \$5 to \$15 and 50 times the weekly benefit for amounts from \$16 to \$26. Approximately 20–26 weeks of work are thus necessary to qualify—one of the most stringent qualifying requirements in the country. Montana, where base-period earnings equal to at least 30 times the weekly benefit amount had been necessary, changed to a requirement of 1½ times high-quarter earnings.

<sup>4</sup> Maine, Minnesota, Oklahoma, Vermont, West Virginia, Wisconsin, and Wyoming.

Three States retained their former basic qualifying requirements but added provisions that will make it more difficult for some individuals to qualify. Nebraska changed from a flat qualifying requirement of \$300 to a requirement that the individual must have earned at least \$150 in wages in each of 2 quarters. Such a provision will bar some individuals who have earned considerably more than \$300.

Oklahoma retained the qualifying requirement of earnings equal to 20 times the weekly benefit amount but added a provision that some wages must have been earned in at least 2 quarters. Since the weekly benefit is computed as 1/20 of wages in the high quarter, this change will mean that all workers must actually have base-period earnings of more than 20 times their weekly benefit amount in order to qualify for benefits.

Vermont kept its qualifying requirement of earnings equal to 30 times the weekly benefit amount but added that 1/3 of the qualifying wages must have been earned in the third and fourth quarters of the base period. For those with full-time employment in the first half of the base period, the qualifying requirement may be as much as 57–64 times the weekly benefit amount.

Georgia, Ohio, and South Dakota adopted slightly more liberal qualifying requirements for some claimants.

**Maximum weekly benefit amount.**—As in the past two legislative sessions, the emphasis in 1953 was on adjusting the maximum weekly benefit amount to reflect the higher wage levels rather than on extending the duration of benefits. Twenty States raised the basic maximum weekly benefit amount by amounts varying from \$1 to \$6. Alaska increased its maximum weekly benefit amount to \$35; Wisconsin to \$33; 9 States <sup>5</sup> to \$30; Colorado and Oklahoma to \$28; Maine to \$27; Georgia, Nebraska, North Dakota, and Tennessee to \$26; South Dakota to \$25; and Montana to \$23. Of these 20 States, 18 raised the amount of wages that the claimant must have earned to qualify for the new maximum, and an additional

<sup>5</sup> Connecticut, Maryland, Minnesota, Nevada, New Hampshire, New Mexico, Ohio, West Virginia, and Wyoming.

State (Rhode Island), which did not increase its maximum, also increased the amount of earnings necessary to qualify for it. In some cases, as shown in table 2, the increases were substantial, and disproportionate to the increase in benefit rates as compared with other States.

Even with the adjustments enacted in the 1953 legislative sessions the maximum basic weekly benefit is more than 50 percent of the average weekly wages of all covered workers in the State only in Mississippi, New Hampshire, and North Carolina. If maximum augmented weekly benefits—that is, benefits including maximum dependents' allowances—are considered, the maximum weekly benefit is more than 50 percent of the average weekly wage in seven additional States.<sup>6</sup> It is interesting to note that, while in 1953 the maximum weekly benefit for claimants not entitled to a dependents' allowance was less than 50 percent of the average weekly wage in 48 States, in 1939 the maximum weekly benefit was more than 50 percent of the average weekly wage of covered workers in 48 States.

At the end of the 1953 legislative sessions the maximum basic weekly benefit amounts ranged from \$20 to \$35, with maximum augmented weekly benefits as high as \$70, distributed as follows:

Maximum weekly benefit	Without dependents' allowance		With maximum dependents' allowance	
	Number of States	Percent of covered workers <sup>1</sup>	Number of States	Percent of covered workers <sup>1</sup>
\$45 or more	—	—	4	6.3
36–38	—	—	2	2.0
32–35	2	2.3	3	11.6
30	15	43.7	—	—
26–28	14	23.8	1	0.4
25	11	19.0	—	—
22–23	4	3.8	—	—
20	5	7.4	1	0.6

<sup>1</sup> Average monthly covered employment in 1952.

Twenty States, with 55.0 percent of the covered workers, now provide a maximum weekly benefit of \$30 or more, including the maximum dependents' allowance in three of these

<sup>6</sup> Alaska, Connecticut, Maryland, Massachusetts, Nevada, North Dakota, and Wyoming.

Table 1.—Significant benefit provisions of State unemployment insurance laws, December 1, 1953

State	Qualifying wages or employment in base period <sup>1</sup>	Weekly benefit amount <sup>1</sup>		Earnings disregarded in computing weekly benefits for partial unemployment <sup>4</sup>	Total benefits payable in benefit year					
		Computation (fraction of high-quarter wages, unless otherwise indicated) <sup>2</sup>	For total unemployment		Computation (fraction of total base-period wage credits unless otherwise indicated) <sup>3</sup>	Minimum		Maximum		
			Minimum <sup>5</sup>	Maximum <sup>5</sup>		Amount	Weeks of total unemployment <sup>6</sup>	Amount <sup>7</sup>	Weeks of total unemployment <sup>8</sup>	
Ala.	35 times wba and \$112.01 in 1 quarter.	1/26	\$6.00	\$22.00	\$2	1/3	\$70.00	11+	\$440	20
Alaska	\$300	2.1-1.2% of annual wages, plus 20% wba for each dependent up to wba.	8.00-10.00	\$5.00-70.00	\$10	<sup>3</sup> 32-30%	96.00	12	910-1,820	26
Ariz.	30 times wba and wages in 2 quarters.	1/25 plus \$2 for each dependent up to \$6.	5.00-7.00	20.00-26.00	\$5	1/3	50.00	10	400-520	20
Ark.	30 times wba	1/21-1/27	7.00	22.00	\$3	1/3	70.00	10	352	16
Calif.	30 times wba or 1½ times high-quarter wages, whichever is less, but not less than \$300.	1/19-1/23	10.00	25.00	\$3	1/2	150.00	15-12+	650	26
Colo.	30 times wba	1/25	7.00	<sup>3</sup> 28.00-35.00	\$3	1/3	70.00	<sup>4</sup> 10-26	<sup>3</sup> 560-910	<sup>4</sup> 20-26
Conn.	\$300 and wages in 2 quarters.	1/26, plus \$3 for each dependent up to 1/2 wba.	8.00-11.00	30.00-45.00	\$3	1/3	120.00	15-10	780-1,170	26
Del.	30 times wba	1/25	7.00	25.00	\$2	1/4	77.00	<sup>6</sup> 11	650	26
D. C.	25 times wba up to \$250.	1/23, plus \$1 for each dependent up to \$3. <sup>3</sup>	6.00-7.00	<sup>2</sup> 20.00	2/5 of wba	1/2	75.00	12+-10+	<sup>3</sup> 400	20
Fla.	30 times wba and wages in 2 quarters.	1/18-1/26	5.00	20.00	\$5	1/4	38.00	7+	320	16
Ga.	35-45+ times wba and \$100 in 1 quarter.	1/25	5.00	26.00	\$5	Uniform	100.00	20	520	20
Hawaii	30 times wba	1/25	5.00	25.00	\$2	Uniform	100.00	20	500	20
Idaho	25-38 times wba; \$150 in 1 quarter and wages in 2 quarters.	1/19-1/25	10.00	25.00	1/2 of wba	40-26%	100.00	10	650	28
Ill.	\$400	1/20	10.00	27.00	\$2	<sup>3</sup> 46-33%	185.00	<sup>4</sup> 18+-10	702	26
Ind.	\$250 and \$150 in last 2 quarters.	1/25	5.00	27.00	\$3 from other than regular employer.	1/4	62.00	12+-6+	540	20
Iowa	20 times wba	1/20	5.00	26.00	\$3	1/3	33.33	6+	520	20
Kans.	\$100 in 2 quarters or \$200 in 1 quarter.	1/25 up to 50% of State average weekly wage, but not more than \$28.	5.00	28.00	\$2	1/3	34.00	6+	560	20
Ky.	\$300	2.6-1.2% of annual wages.	8.00	28.00	1/3 wages	Uniform	208.00	26	728	26
La.	30 times wba	1/20	5.00	25.00	\$3	1/3	50.00	10	500	20
Maine	\$400	2.0-0.9% of annual wages.	9.00	27.00	\$2	Uniform	180.00	20	540	20
Md.	30 times wba and \$156 in 1 quarter.	1/26, plus \$2 for each dependent up to \$8.	6.00-8.00	30.00-38.00	\$5	1/4	45.00	7+	780-988	26
Mass.	\$500	1/20, plus \$2 for each dependent, total not to exceed average weekly wage.	7.00-9.00	25.00-( <sup>3</sup> )	0	3/10	150.00	21+-6	650-( <sup>3</sup> )	26
Mich.	14 weeks of employment at more than \$8.	67-53% of average weekly wage plus \$1 or \$2 per dependent, by schedule \$1-8.	6.00-7.00	27.00-35.00	Up to 1/2 basic wba. <sup>4</sup>	2/3 weeks of employment.	57.00	9+	540-700	20
Minn.	\$400 with \$300 in 1 quarter and \$100 in another quarter, or \$500.	2.6-1.0% of annual wages.	11.00	30.00	\$5	<sup>3</sup> 41-26%	165.00	15	780	26
Miss.	30 times wba	1/26	3.00	30.00	\$2	Uniform	48.60	16	480	16
Mo.	Wages in 2 quarters.	1/25	7.50	25.00	\$4	1/3	( <sup>7</sup> )	( <sup>7</sup> )	600	24
Mont.	1½ times high-quarter wages and \$170 in high quarter.	1/25-1/28	7.00	23.00	( <sup>9</sup> )	Uniform	140.00	20	460	20
Nebr.	\$300 with \$150 in each of 2 quarters.	1/21-1/23	10.00	26.00	Up to 1/2 wba <sup>4</sup>	1/3	100.00	10	520	20
Nev.	30 times wba	1/25, plus \$3 for 1 dependent and \$5 for each additional dependent up to \$20, but total may not exceed 6% of high-quarter wages.	\$8.00-11.00	\$30.00-50.00	\$3	1/3	\$80.00	10	\$780-1,300	26
N. H.	\$300	2.2-1.2% of annual wages.	7.00	30.00	\$3	Uniform	182.00	26	780	26
N. J.	17 weeks of employment at \$15 or more.	2/3 of average weekly wage.	10.00	30.00	Up to ½ wba. <sup>4</sup>	3/4 weeks of employment.	130.00	13	780	26

See footnotes at end of table.



Table 1.—Significant benefit provisions of State unemployment insurance laws, December 1, 1953—Continued

State	Qualifying wages or employment in base period <sup>1</sup>	Weekly benefit amount <sup>1</sup>			Earnings disregarded in computing weekly benefits for partial unemployment <sup>4</sup>	Total benefits payable in benefit year				
		Computation (fraction of high-quarter wages, unless otherwise indicated) <sup>2</sup>	For total unemployment			Computation (fraction of total base-period wage credits unless otherwise indicated) <sup>5</sup>	Minimum		Maximum	
			Minimum <sup>3</sup>	Maximum <sup>3</sup>			Amount	Weeks of total unemployment <sup>6</sup>	Amount <sup>3</sup>	Weeks of total unemployment <sup>6</sup>
N. Mex.	30 times wba and \$156 in 1 quarter.	1/26	10.00	30.00	\$3	2/5	120.00	12	720	24
N. Y.	20 weeks of employment at average of \$15 or more.	67-52% of average weekly wage.	10.00	30.00	( <sup>7</sup> )	Uniform	260.00	26	780	26
N. C.	\$250	2.4-1.0% of annual wages.	7.00	30.00	\$2	Uniform	182.00	26	780	26
N. Dak.	30 times wba and wages in 2 quarters.	1/24, plus \$1 or \$2 per dependent, by schedule \$2-6.	7.00-9.00	26.00-32.00	\$3	Uniform	140.00	20	520-640	20
Ohio	20 weeks of employment and \$240.	1/17-1/25, plus \$2.50 for each dependent up to \$5.	10.00-12.50	30.00-35.00	( <sup>4</sup> ) \$2	1/2	120.00	12-9+	780-910	26
Okla.	20 times wba and wages in 2 quarters.	1/20	10.00	28.00	\$7	1/3	67.00	6+	616	22
Oreg.	\$400	3.4-1.4% of annual wages.	15.00	25.00	\$2	1/3	133.00	8+	650	26
Pa.	30 times wba and \$120 in 1 quarter.	1/25	10.00	30.00	\$6	43-34%	130.00	13	780	26
R. I.	30 times wba	1/20	10.00	25.00	\$5	35-27%	104.00	10+-6+	650	26
S. C.	30 times wba and \$100 in 1 quarter.	1/20	5.00	20.00	\$1	Uniform	90.00	18	360	18
S. Dak.	1½ times high-quarter wages and \$150 in 1 quarter or wages in 2 quarters if base-period wages are \$600 or more.	1/20-1/23	8.00	25.00	\$3	36-22%	80.00	10	500	20
Tenn.	50 times wba and \$75 in 1 quarter (40 if wba is under \$16).	1/21-1/25	5.00	26.00	\$5	Uniform	110.00	22	572	22
Tex.	\$200 and wages in 2 quarters.	1/26	7.00	20.00	\$3	1/5	40.00	5	480	24
Utah	19 weeks of employment and \$400.	1/20	10.00	27.50	\$6	* 40-29%	160.00	* 16-15	715	26
Vt.	30 times wba and \$50 in 1 quarter (effective 4/4/54, 30 times wba and \$200 in 1 quarter and ½ of wages in last 2 quarters).	1/18-1/26 (effective 4/4/54, 1/22-1/26)	6.00 (effective 4/4/54, \$10).	25.00	\$3	Uniform	120.00 (effective 4/4/54, \$200).	20	500	20
Va.	25 times wba (16+ if wba is \$6).	1/25	6.00	22.00	\$2	1/4	36.00	6	352	16
Wash.	\$500	1.5-1.2% of annual wages.	10.00	30.00	\$8	* 25-31%	150.00	15	780	26
W. Va.	\$500	1.8-1.0% of annual wages.	10.00	30.00	\$6	Uniform	240.00	24	724	24
Wis.	14 weeks of employment at average of \$13 or more.	60-51% of average weekly wage.	10.00	33.00	Up to ½ wba. <sup>4</sup>	7/10 weeks of employment.	100.00	10	874.50	26½
Wyo.	26 times wba and \$200 in 1 quarter.	1/21-1/25, plus \$3 for each dependent up to \$6, but total may not exceed 8% of high-quarter wages.	10.00-13.00	30.00-36.00	\$5	* 31-26%	80.00	8	780-936	26

<sup>1</sup> Weekly benefit amount is abbreviated throughout the table as wba.

<sup>2</sup> When State uses a weighted high-quarter formula, annual-wage formula, or average-weekly-wage formula, approximate fractions or percentages are taken at midpoint of lowest and highest normal wage brackets. When dependents' allowances are provided, the fraction applies to the basic benefit amount.

<sup>3</sup> When two amounts are given, higher includes dependents' allowances except in Colorado, where higher amount includes 25 percent additional for claimants employed in State by covered employers for 5 consecutive calendar years with wages in excess of \$1,000 per year and no benefits received; duration for such claimants is increased to 26 weeks. Higher figure for minimum weekly benefit amount includes maximum allowance for 1 dependent at minimum weekly benefit. In the District of Columbia same maximum with or without dependents. Maximum augmented payment to individuals with dependents not shown for Massachusetts, since any figure presented would be based on an assumed maximum number of dependents.

<sup>4</sup> In States noted, full weekly benefit is paid if earnings are less than ½ weekly benefit; ½ weekly benefit amount, if wages are ½ weekly benefit but less than weekly benefit. In all States with dependents' allowances except Michigan and Ohio, claimant receives full allowance for weeks of partial unemployment. In Michigan, claimant eligible for ½ weekly benefit amount gets ½ dependents' allowance; in Ohio, payment of dependents' allowance is limited to 26 weeks.

<sup>5</sup> In States with weighted schedules the percent of benefits is figured at the bottom of the lowest and of the highest wage brackets; in States noted the percentages at other brackets are higher and/or lower than the percentages shown. In Utah, duration is based on average State wage; percentages given apply for benefit years beginning between 4/1/53 and 3/31/54.

<sup>6</sup> When two figures are given, higher applies to claimants with minimum weekly benefit amount and minimum qualifying wages except in Colorado, where some claimants are entitled to 26 weeks (see footnote 3); if qualifying wages are concentrated largely or wholly in the high quarter, weekly benefit for claimants with minimum qualifying wages may be higher and consequently weeks of benefits are less, as indicated by lower figure. In Delaware, statutory minimum; in Illinois and Utah, statutory minimum of 10 and 15 weeks respectively, not applicable at minimum weekly benefit amount.

<sup>7</sup> If benefit is less than \$5, benefits are paid at the rate of \$5 a week; no qualifying wages and no minimum weekly or annual benefits are specified.

<sup>8</sup> No partial benefits paid, but earnings not exceeding the greater of \$7 or 1 day's work of 8 hours are disregarded for total unemployment.

<sup>9</sup> Partial benefits are ¼ of weekly benefit amount for each of 1-3 effective days. "Effective day" is defined as the fourth and every subsequent day of total unemployment in a week for which not more than \$30 is paid.

States. A maximum of \$22 is found in only three States, with only 3.5 percent of all covered workers. Only five States, with 7.4 percent of the covered workers, now provide a maximum weekly benefit of less than \$22.

**Dependents' allowances.**—No State adopted dependents' allowances during 1953. Of the 11 States having such provisions, Connecticut, Maryland, North Dakota, Ohio, and Wyoming increased the maximum basic weekly benefit amount and thus the maximum augmented benefit amount. The Connecticut increase was from \$36 to \$45, Maryland's from \$33 to \$38, North Dakota's from \$31 to \$32, Ohio's from \$33 to \$35, and Wyoming's from \$31 to \$36.

Alaska and Nevada not only increased the maximum basic weekly benefit but also amended their dependents' allowance provision. In Alaska the limit on the amount of the allowance was raised from 60 percent to 100 percent of the weekly benefit amount, thus providing a maximum augmented benefit of \$70 for a claimant with five dependents. Nevada, which raised the allowance for the second and additional dependents from \$3 to \$5, also increased the limit of the allowance from \$12 to \$20 and the limit on the augmented weekly benefit amount from \$37 to \$50. Since, however, the Nevada law retains the overriding proviso that in no case can the augmented weekly benefit amount exceed 6 percent of high-quarter wages, the increase in the maximum augmented benefit may be more apparent than real for many claimants. Ohio limited payments of dependents' allowances to 26 a year; the restriction will affect claimants who receive benefits for weeks of partial unemployment and who may be paid basic benefits for more than 26 weeks.

**Minimum weekly benefit amount.**—Seven of the 20 States that raised the maximum weekly benefit amount also raised the minimum amount, and Vermont raised the minimum without making any change in the maximum. The increase amounted to \$4 in Oklahoma and Vermont; \$3 in Wyoming; \$2 in Maine, Nebraska, and West Virginia; and \$1 in Minnesota and Wisconsin.

These changes will probably affect

relatively few claimants, since in 1952 only 1.4 percent of all weeks compensated were paid at the minimum benefit rate, while 55.4 percent were compensated at the maximum.

**Weekly benefit formulas.**—In most States the maximum weekly benefit was increased without change in the formula, but in three States the formula was changed. Alaska changed from a formula basing weekly benefits on a fraction of earnings in the base-period quarter of highest earnings to one basing benefits on a fraction of annual earnings.<sup>7</sup> Under the old formula, an individual who earned \$580.01 in 1 quarter and had no other base-period earnings was eligible for a benefit of \$30 (the old maximum) for 8 weeks; under the new formula he will be eligible for a weekly benefit of \$9 for 14 weeks. Base-period earnings of \$2,500 are now required for a weekly benefit of \$30 and 26 weeks' duration.

Montana's change, from 1/22 of high-quarter wages to a weighted schedule of 1/26–1/28 of high-quarter wages, results in a considerably higher earnings requirement. Formerly, an individual who earned \$440 in the high quarter and \$600 in the base period was eligible for a weekly benefit of \$20 for 18 weeks, or total potential annual benefits of \$360. Under the new formula, high-quarter earnings of \$440 will yield a computed weekly benefit of \$16, but base-period earnings of \$600 are insufficient to qualify for benefits at that amount. Since earnings of \$600 are sufficient,

<sup>7</sup> Under a high-quarter formula, the weekly benefit is determined by the amount of the claimant's wages in that calendar quarter of his base period during which his wages were highest. The formula may be in terms of a uniform fraction, with the weekly benefit representing the same proportion of high-quarter wages at all benefit levels, or it may be a weighted schedule, under which the weekly benefits at the lower levels generally represent a higher proportion of the high-quarter wages than do the benefits at the higher levels.

Under an annual-wage formula, the weekly benefit represents a percentage of the claimant's aggregate annual wages during his base period. In all States where such a formula is in effect, the weekly benefits are determined under a weighted schedule that gives a higher proportion of the annual wages to the claimants at the lower benefit levels.

however, to enable the claimant to obtain a \$15 weekly benefit, the individual will be eligible at that benefit rate for 20 weeks or for total potential annual benefits of \$300. To be eligible for a weekly benefit of \$20 under the new law, the individual must earn at least \$540 in the high quarter and \$810 in the base period.

Wyoming shifted from 1/20 of high-quarter wages to a weighted schedule of 1/21–1/25. Under this amendment, the weekly benefit will be decreased for all claimants whose high-quarter earnings would entitle them to a weekly benefit less than the former maximum and for some who qualified for the maximum.

In contrast, Maine liberalized its annual-wage formula by increasing the weekly benefit by \$1 for each wage bracket, and Minnesota modified its formula by lowering the earnings required for all weekly benefit amounts between \$17 and \$30.

**Benefits for partial unemployment.**—Five States increased payments for weeks of partial unemployment under formulas that provide that the amount paid for a week of partial unemployment is the weekly benefit amount less any wages in excess of a specified amount earned in the week. In Alaska the earnings allowance was raised from \$5 to \$10; in Maryland from \$2 to \$5; in Minnesota from \$3 to \$6; in Oklahoma from \$2 to \$7; and in Wyoming from \$3 to \$5. Pennsylvania increased the partial-earnings allowance from \$5 to \$6 and amended its definition of unemployment to provide that an individual is unemployed in any week in which he works less than full time and earns less than his weekly benefit plus \$6. Thus individuals who work less than full time and earn more than their weekly benefit, but less than their weekly benefit plus \$6, will therefore be able to draw some benefits. Maine, on the other hand, lowered the partial-earnings limit from \$3 to \$2.

**Duration of benefits.**—Only eight States amended their duration provisions—probably because of the greater emphasis upon upward adjustment of weekly benefit amounts—although another factor may have been the short duration of unemployment for most claimants under present condi-

tions. Four of these States, with variable duration, increased the maximum duration to 26 weeks—an increase of 6 weeks for Wyoming, 3 weeks for Massachusetts, and 1 week for Alaska and Minnesota. Under Alaska's new formula, maximum duration is possible only at a weekly benefit amount of \$22 and above.

Two States with uniform duration, Montana and West Virginia, increased duration from 18 to 20 weeks and from 23 to 24 weeks, respectively. Connecticut increased duration for all claimants except those eligible for the maximum of 26 weeks by increasing the duration fraction from 1/4 to 1/3 of base-year earnings. Maryland increased duration for claimants with dependents by providing that dependents' allowances are not to be considered in the duration formula.

Along with the changes in the arithmetic of the formulas, minimum duration was increased in Alaska from 8 to 12 weeks, in Connecticut from 6 to 8 weeks, in Minnesota from 14 to 15 weeks, and in Wyoming from 6 to 8 weeks.

At the end of 1953, the potential maximum duration of benefits varied from 16 to 26½ weeks.

Maximum number of weeks	Number of States		Percent of covered workers in States <sup>1</sup>
	Uniform duration	Variable duration	
Total	14	37	100.0
26-26.5	4	19	67.2
23-25	2	4	10.1
20	6	11	17.4
16-18	2	3	5.3

<sup>1</sup> Average monthly covered employment in 1952.

**Benefit rights of ex-servicemen.**—Ten States took some legislative action on provisions concerned with special benefit rights for ex-servicemen. One State enacted, one changed, and three extended provisions preserving the benefit rights of individuals entering the Armed Forces, while five States repealed such provisions.

### Eligibility for Benefits

As in 1951, only three States made any changes during 1953 in their eligibility requirement, aside from qualifying earnings.

Arkansas and Oklahoma amended

**Table 2.—Amounts required to qualify for maximum weekly benefit amounts under old and new provisions, 19 States**

State	Former maximum weekly benefit amount	Earnings required	New maximum weekly benefit amount	Earnings required
Alaska <sup>1</sup>	\$30.00	\$580.01	\$35.00	\$3,000.00
Colorado	22.75	682.50	28.00	840.00
Connecticut	24.00	612.00	30.00	768.00
Georgia	20.00	850.00	26.00	1,183.00
Maryland	25.00	750.00	30.00	900.00
Minnesota	25.00	2,750.00	30.00	3,000.00
Montana	20.00	600.00	23.00	945.00
Nebraska	24.00	525.01	26.00	575.01
Nevada	25.00	750.00	30.00	900.00
New Hampshire	28.00	2,200.00	30.00	2,400.00
New Mexico	25.00	750.00	30.00	900.00
North Dakota	25.00	750.00	26.00	780.00
Ohio	28.00	( <sup>2</sup> )	30.00	( <sup>2</sup> )
Oklahoma	22.00	440.00	28.00	560.00
Rhode Island	25.00	490.00	25.00	750.00
Tennessee	22.00	660.00	26.00	1,300.00
West Virginia	25.00	2,500.00	30.00	3,000.00
Wisconsin	30.00	812.14	33.00	896.14
Wyoming	25.00	625.00	30.00	780.00

<sup>1</sup> Earnings required for former maximum in Alaska under high-quarter wage formula entitled claimant to duration of 8 weeks; earnings required for new maximum under annual-wage formula entitle claimant to 26 weeks.

<sup>2</sup> Total earnings required not specified in law; high-quarter earnings for former maximum, \$671; for current maximum, \$731. Twenty weeks of work in base period required under both laws.

the availability-for-work provision by adding the equivalent of an "active search for work" clause, bringing to 26 the number of States with such statutory requirements. Connecticut added a provision, in keeping with other State labor legislation, that a woman need not be available for work between the hours of 1 a.m. and 6 a.m., thus adding some flexibility in the application of the availability requirement.

### Disqualifications

While a few States made alleviating changes in the statutory disqualification provisions, others added restrictions to the conditions governing disqualification. On balance, the amendments result in provisions somewhat more restrictive than those in effect before the legislative sessions. As in earlier years, however, many of the proposals introduced for more restrictive disqualifications failed of enactment. Of the 24 States amending their disqualification provisions, eight deleted certain causes for disqualification, and 15 added new causes (eight of these providing an administrative disqualification in ad-

dition to the penalty provisions for fraud). Eleven States increased the severity of existing disqualification provisions, and six made them less severe.

The character of the new disqualification provisions is to make it more difficult for disqualified claimants to reestablish their entitlement to benefits by requiring some reemployment and earnings as a condition for lifting the barrier. It is likely that these provisions would have the effect of completely wiping out rights under the program in periods of increased unemployment and decline in work opportunities.

**Voluntary leaving.**—Arkansas, Montana, and Oklahoma made more restrictive their provisions that disqualify for voluntarily leaving work by limiting "good cause" for leaving to causes "attributable to the employer" or "connected with the work," or by completely eliminating the reference to good cause from the provision. Arkansas made an exception to the limitation—"attributable to the employer"—when the employee leaves because of illness, injury, or disability or personal emergency if an effort is made to preserve job rights, and when a wife leaves work to follow her husband to another city, provided she seeks work immediately in the new location.

Oklahoma, in addition to restricting good cause for leaving to that connected with the worker's last work, also lengthened the disqualification period from 3 weeks after the leaving occurred to 6 weeks after the claim was filed. The latter change is significant in itself, aside from the difference in the length of the period; it is especially meaningful if the claimant has no subsequent employment before filing his claim, because it postpones the beginning of the disqualification period until the claim is filed. North Dakota also changed its law to require that the disqualification period begin with the filing of the claim, rather than with the date of the disqualifying act.

Massachusetts changed from a variable period of 4–10 weeks to the duration of the unemployment and until the claimant has earned in each of 4 weeks of covered employment an



amount at least equal to his weekly benefit. Wyoming, which formerly disqualified for 1-5 weeks, with a mandatory reduction of benefit rights, now disqualifies for the duration of the unemployment following the "quit" and until the individual is re-employed for 1 week. Connecticut liberalized its provision somewhat by providing that the disqualification would not apply if the claimant accepted a job while on layoff from his regular job and left when recalled by his regular employer, or if he left work that is outside his regular trade to return to his regular trade. Iowa provided that the disqualification for voluntary leaving does not apply if the individual leaves work to enter the Armed Forces. Rhode Island extended the period of disqualification from 3 weeks to 3-5 weeks.

West Virginia extended its existing disqualification of individuals who leave a job to attend school so that the disqualification will continue until they return to covered employment. Indiana modified an existing provision canceling wage credits of individuals who quit work to marry or because of marital, parental, filial, or other domestic obligations by substituting language disqualifying such individuals for the duration of their unemployment following the quit and until they have earned \$200 in covered employment. Arkansas added a disqualification for leaving to become self-employed, to attend school, or to accept temporary noncovered employment; the disqualification period is to run until the claimant has had paid work for 30 days or more.

**Discharge for misconduct.**—Arkansas substituted a variable disqualification period of 6-10 weeks for a flat period of 10 weeks and, in cases of gross misconduct, provided for disqualification for the duration of the unemployment and until the claimant is employed for 10 weeks at wages at least equaling his weekly benefit amount. Massachusetts replaced its provision disqualifying for 4-10 weeks with one disqualifying for the duration of the unemployment and until the claimant has earned at least his weekly benefit amount in each of 4 weeks in covered employment. Oklahoma changed the disqualification

period from 4 weeks after a discharge to 7 weeks after the claim is filed, and North Dakota changed the beginning date of the disqualification period from the date of the disqualifying act to the date the claim was filed. Rhode Island, which formerly disqualified for a period of 1-10 weeks, now provides for 3-10 weeks. Wyoming changed from 1-5 weeks with reduction in benefit rights to the duration of unemployment, plus 1 week of employment. Ohio added a disqualification for the duration of the claimant's unemployment due to a disciplinary layoff for just cause in connection with his work.

**Refusal of suitable work.**—Wyoming increased the period of disqualification from 1-5 weeks to the duration of the unemployment and until employed for 1 week; in Rhode Island the increase was from 1 week to 3-5 weeks. Montana and Wyoming removed the word "suitable" from the refusal-of-work disqualification, thus permitting disqualification for refusal of any work regardless of its suitability. Wyoming also removed the criteria formerly contained in the State law for determining the suitability of work other than the labor standards required by section 1603 of the Federal Unemployment Tax Act.

**Other disqualifications.**—Eight States<sup>8</sup> added administrative disqualifications for persons filing fraudulent claims, bringing to 46 the number of States with such provisions. Four States<sup>9</sup> added a disqualification for unemployment due to pregnancy; 29 States now have such provisions. Five States added to existing provisions that disqualify claimants or reduce the benefits payable to claimants who are receiving specified types of remuneration, such as pensions. Arkansas added a proviso that disqualification for receipt of a pension does not apply if the worker has contributed toward the pension. Montana repealed its complete disqualification for receipt of retirement benefits under old-age and survivors insurance and added a provision

canceling wage credits earned from an employer from whom an individual is receiving a pension. Connecticut, Oklahoma, and West Virginia now provide a disqualification if the claimant is receiving a pension financed by a base-period employer, but if the pension is less than the benefits for which he would have been eligible, the claimant is paid the difference. New Mexico dropped its disqualification for receipt of retirement benefits under old-age and survivors insurance.

Two States changed their labor dispute disqualifications. In Massachusetts the claimant must have earned \$500 before he can again be entitled to benefits after having been disqualified; as long as a labor dispute lasts, wages earned from the employer involved cannot be used for benefit rights. New Hampshire added a provision that the disqualification would be lifted if a work stoppage continues for 2 weeks after the end of the labor dispute.

### Financing and Experience Rating

Twenty-six States amended their financing provisions—most of them to permit the assignment of lower tax rates. Nevada became the first State to raise its taxable wage base to \$3,600 from the \$3,000 limit provided in the Federal Unemployment Tax Act and in all the State employment security laws. North Carolina changed its system of experience rating from an employer-reserve account with a partial pool to a pooled-fund, reserve-ratio system. Kentucky is now the only State with a reserve-account system of experience rating.

Of the 13 States that adjusted their experience-rating formulas, Massachusetts, Ohio, South Dakota, and Wyoming modified the rate structure by lowering the fund balance required to put into effect one or more schedules of reduced rates. Fund requirements in New Mexico and North Dakota, formerly related to the amount of benefits paid in the preceding year, were changed to a percentage of taxable wages in specified years. In addition, 11 States made adjustments in their rate schedules or provided additional schedules to per-

<sup>8</sup> Alaska, Connecticut, New Hampshire, Rhode Island, South Dakota, West Virginia, New Mexico, and Oklahoma.

<sup>9</sup> Maine, Montana, Oklahoma, and Pennsylvania.

mit lower rates for individual employers who meet specified requirements.<sup>10</sup> These adjustments include lower minimum rates in Arkansas, Montana, North Dakota, Ohio, Oklahoma, and Wyoming. Some of the new schedules provide, for employers with relatively poorer experience, a smaller reduction in rates than they previously enjoyed; in Maryland, new schedules were added to increase the rates for all employers eligible for reduced rates when the fund drops to specified levels. New Mexico repealed its penalty rate for employers with unfavorable experience, and Tennessee added a penalty rate.

Arkansas, Connecticut, and Nebraska added a provision preserving the experience of employers who enter the Armed Forces. Nebraska, Ohio, South Dakota, and West Virginia amended their laws to permit allocation to employers' accounts of interest earned on the State's account in the trust fund, and Arizona and North Dakota adopted provisions permitting voluntary contributions under their programs.

Other amendments include the extension in Georgia and the repeal in Minnesota of the "war-risk" contribution provisions; Georgia also provided a special computation date for new employers that allows them to obtain a reduced rate sooner than the regular computation date, provided they have had the required experience. Florida amended its law to require that, when a business changes hands, a successor employer must pay 2.7 percent on wages in excess of 500 per-

cent of either the predecessor's payroll in the year preceding the transfer or his average annual payroll in the 3 years preceding the transfer, whichever is greater. Fourteen States adopted less significant amendments modifying the charging of benefits and omission of charges to individual employers' accounts and changing provisions on the transfer of employer experience when required because a business changes hands.

### **Temporary Disability Insurance**

During 1953, there were several changes in the four State temporary disability laws. In 12 States<sup>11</sup> one or more bills to establish a temporary disability insurance program were considered, but none was enacted. The Minnesota Legislature called for a complete study by the employment security agency, with the advice of a special advisory council, of existing systems of temporary disability insurance and asked for a report to be ready for its next meeting.

The only amendment adopted in New York was a technical provision relating to the enforcement of payments by employers in default. In New Jersey the three amendments enacted were also technical in nature; one relates to computation of the average weekly wage where several employers were involved, another changes the procedures for obtaining judicial review, and a third restricts the private-plan exclusions from coverage.

The Rhode Island changes were

more substantive. The most significant revision was the new qualifying requirement for benefit years beginning after June 30, 1953. The new requirement, like that for unemployment insurance benefits, calls for earnings 30 times the weekly benefit amount. The State also added, in both programs, a 1-year disqualification of individuals convicted in a State court of fraudulent misrepresentation to receive benefits. Other added restrictions relate to payment for part-weeks of disability and for weeks in which workmen's compensation is also paid.

Several changes were made in the California law. The benefit-year concept is eliminated; instead, for each new spell of disability a disability benefit period is established, which continues only during the time an individual is disabled. A 4-quarter base period is established with respect to each period of disability, and the determination of benefit rights, including duration, applies to that disability period. An individual can thus have more than one determination of benefit amount and duration for disability during a 12-month period, and a given quarter's wages can be used in more than one determination. The schedule of weekly rates is changed so that, for any amount of high-quarter wages, the weekly benefit amount is higher for temporary disability insurance than for unemployment insurance. The temporary disability insurance maximum was increased from \$30 to \$35. Hospitalization benefits were raised from \$8 to \$10 a day. The private-plan restrictions against selection of risks adverse to the State fund were made inoperative for 1954 and 1955.

<sup>10</sup> Arkansas, Colorado, Maryland, Montana, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, West Virginia, and Wyoming.

<sup>11</sup> Alaska, Arizona, Connecticut, Hawaii, Illinois, Indiana, Massachusetts, Michigan, Minnesota, Nevada, Ohio, and Pennsylvania.

## **Notes and Brief Reports**

### **Workmen's Compensation Payments, 1952**

Wage loss and medical benefits under workmen's compensation programs amounted to \$787 million in 1952, almost 11 percent more than the 1951 total of \$710 million. This increase was at a less rapid rate than the record rise of the immediately

preceding year (15 percent) and was somewhat less in terms of dollar amounts (\$77 million, in comparison with an increase of \$93 million from 1950 to 1951).

Associated with the slackened rate of increase in payments was a slight drop in the total number of work injuries—compensable and noncompensable. The Bureau of Labor Statistics

estimates that all disabling work injuries totaled 2.0 million in 1952—less than the 2.1 million total in 1951 but higher than the number in 1949 and 1950. The continued increase in payments reflects the higher wages on which cash benefits are now based, in combination with rising costs of hospitalization and medical services.

The Nation-wide increase of slightly more than one-tenth resulted from different rates of increase among the States. Under nine programs, pay-

ments in 1952 were about one-fifth higher than in 1951. For most of these nine, this was a continuation of a higher-than-average rate of gain initiated in 1951 or earlier. Although

there were no large decreases, payments under half a dozen programs had not shared in the increase but were at more or less the same level as 1951 payments.

# **Estimates of workmen's compensation payments, by State and type of insurance, 1951 and 1952<sup>1</sup>**

[In thousands]

State	1952				1951				Percentage change in total payments, 1952 from 1951
	Total	Insurance losses paid by private insurance carriers <sup>2</sup>	State fund disbursements <sup>3</sup>	Self-insurance payments <sup>4</sup>	Total	Insurance losses paid by private insurance carriers <sup>2</sup>	State fund disbursements <sup>3</sup>	Self-insurance payments <sup>4</sup>	
Total.....	\$787,410	\$490,793	\$192,483	\$104,131	\$710,339	\$444,416	\$169,963	\$95,960	+10.8
Alabama.....	3,568	2,854	—	714	3,264	2,611	—	653	+9.3
Arizona.....	5,890	92	5,673	125	5,094	82	4,902	110	+15.6
Arkansas.....	4,551	3,761	—	790	4,308	3,543	—	765	+5.6
California.....	73,431	50,126	17,115	6,190	66,377	44,955	15,789	5,633	+10.6
Colorado.....	4,982	1,805	2,827	350	4,112	1,473	2,339	300	+21.2
Connecticut.....	12,941	11,647	—	1,294	11,182	10,064	—	1,118	+15.7
Delaware.....	1,078	863	—	215	888	713	—	175	+21.4
Dist. of Col.....	2,642	2,402	—	240	2,635	2,395	—	240	+3
Florida.....	11,269	10,511	—	758	9,340	8,705	—	635	+20.7
Georgia.....	6,290	5,115	—	1,175	5,560	4,520	—	1,040	+13.1
Idaho.....	2,701	1,751	620	330	2,508	1,600	578	330	+7.7
Illinois.....	38,120	30,720	—	7,400	35,090	28,353	—	6,737	+8.6
Indiana.....	12,646	10,772	—	1,874	11,270	9,548	—	1,722	+12.2
Iowa.....	6,099	4,879	—	1,220	5,510	4,407	—	1,103	+10.7
Kansas.....	6,240	4,910	—	1,330	4,917	3,782	—	1,135	+26.9
Kentucky.....	8,645	5,655	—	2,990	7,884	4,994	—	2,890	+9.7
Louisiana.....	14,942	12,662	—	2,280	13,070	11,078	—	1,992	+14.3
Maine.....	2,280	1,980	—	300	2,040	1,761	—	279	+11.8
Maryland.....	9,071	6,911	910	1,250	8,348	6,363	788	1,197	+8.7
Massachusetts.....	30,239	27,999	—	2,240	27,123	25,093	—	2,030	+11.5
Michigan.....	24,866	16,330	1,568	7,000	23,919	15,576	1,493	6,850	+4.1
Minnesota.....	12,427	10,305	—	2,122	11,200	9,333	—	1,867	+11.0
Mississippi.....	3,589	3,257	—	332	3,254	2,939	—	315	+10.3
Missouri.....	14,709	11,959	—	2,750	12,306	9,956	—	2,350	+19.5
Montana.....	3,124	1,114	1,292	718	3,215	1,260	1,207	748	+2.8
Nebraska.....	3,090	2,963	—	127	2,758	2,647	—	111	+12.0
Nevada.....	2,434	11	2,308	115	2,046	1	1,945	100	+19.0
New Hampshire.....	2,077	2,037	—	40	1,855	1,819	—	36	+12.0
New Jersey.....	38,573	33,543	—	5,030	35,979	31,289	—	4,690	+7.2
New Mexico.....	3,578	3,308	—	270	2,640	2,400	—	240	+35.5
New York.....	144,040	88,051	32,469	23,520	134,590	82,210	30,404	21,976	+7.0
North Carolina.....	8,160	6,935	—	1,225	7,266	6,166	—	1,100	+12.3
North Dakota.....	1,231	3	1,228	—	1,256	2	1,254	—	+2.0
Ohio.....	52,538	96	45,600	6,840	44,478	88	38,600	5,790	+18.1
Oklahoma.....	10,680	8,854	780	1,046	9,890	8,249	641	1,000	+8.0
Oregon.....	12,982	2,190	10,792	—	11,248	1,880	9,368	—	+15.4
Pennsylvania.....	36,206	21,889	2,817	11,500	34,026	20,492	2,734	10,800	+6.4
Rhode Island.....	5,417	5,167	—	250	4,520	4,315	—	205	+19.8
South Carolina.....	4,663	3,633	—	1,000	4,128	3,243	—	885	+13.0
South Dakota.....	950	805	—	145	963	815	—	148	+1.3
Tennessee.....	6,692	5,307	—	1,385	6,331	5,057	—	1,274	+5.7
Texas.....	44,465	44,465	—	—	38,979	38,979	—	—	+14.1
Utah.....	2,297	1,000	917	380	2,097	899	848	350	+9.5
Vermont.....	1,153	1,048	—	105	1,115	1,013	—	102	+3.4
Virginia.....	6,815	5,415	—	1,400	6,155	4,885	—	1,270	+10.7
Washington.....	18,776	426	17,900	450	17,008	537	16,021	450	+10.4
West Virginia.....	10,909	28	10,359	522	10,096	13	9,618	465	+8.1
Wisconsin.....	15,990	13,193	—	2,797	15,049	12,295	—	2,754	+6.3
Wyoming.....	1,088	14	1,074	—	1,025	18	1,007	—	+6.1
Federal employees.....	36,234	—	36,234	—	30,427	—	30,427	—	+19.1

<sup>1</sup> Data for 1952 preliminary. Calendar-year figures except for Montana and West Virginia, for Federal employees, and for State fund disbursements in Idaho, Maryland, Nevada, North Dakota, Oregon, and Utah, for which data for fiscal years ended in 1951 and 1952 were used. Includes benefit payments under the Longshoremen's and Harbor Workers' Compensation Act and the Defense Base Compensation Act for the States in which such payments are made.

<sup>2</sup> Net cash and medical benefits paid by private insurance carriers under standard workmen's compensation policies. Data primarily from the *Spectator*.

<sup>3</sup> Insurance by States of Fire, Marine, Casualty, Surety and Miscellaneous Lines, 80th and 81st annual issues.

<sup>4</sup> Net cash and medical benefits paid by State funds; compiled from State reports (published and unpublished) and from the *Spectator*; estimated for some States.

<sup>5</sup> Cash and medical benefits paid by self-insurers, plus the value of medical benefits paid by employers carrying workmen's compensation policies that do not include the standard medical coverage. Estimated from available State data.

State fund disbursements, including payments to Federal Government employees, increased at a somewhat faster rate than private carrier payments—13 percent and 10 percent, respectively. The difference in rate of increase was not sufficiently great, however, to change the proportions of the total paid by each type of insurer in the 2 years. Of the totals for each year, private carrier payments accounted for about 62 percent, State fund disbursements for 24 percent, and self-insured payments for just over 13 percent.

Of the \$787 million paid in 1952, it is estimated that \$260 million, or about one-third, was in the form of medical and hospitalization benefits. Of the \$527 million in nonmedical payments, seven-eighths was in the form of cash compensation for non-fatal injuries and the remaining eighth was paid in death cases. The preliminary estimates for each year are shown below.

[In millions]

Type of payment	1952	1951
Total.....	\$787	\$710
Medical and hospitalization.....	260	260
Compensation, total.....	527	450
Disability.....	462	417
Survivor.....	65	33

## **Economic Status of Aged Persons and Dependent Survivors, June 1953**

The most significant development affecting the economic status of aged persons in the first half of 1953 was the emergence of old-age and survivors insurance as the leading source of money income for persons aged 65 and over in the continental United States. At the end of June, 32 in every 100 aged persons were in receipt of old-age and survivors insurance benefits, while 30 in every 100, including some of these beneficiaries, were receiving income from employment, either as earners or the wives of earners (table 1). Until the beginning of the present year, more aged persons had money income from employment than from any other single source. Old-age and survivors insurance was the second most frequent



source of money income for this group in 1951 and 1952, and it was the third most frequent between 1941 and 1951. The old-age assistance programs, which were making payments in June 1953 to 19 out of every 100 persons aged 65 and over, occupied second place as a source of money income between the middle thirties and 1950 and has since dropped to third place.

These shifts reflect the slow decline in recent years in the relative number of aged persons with jobs or in receipt of old-age assistance and the very rapid growth, since the 1950 amendments to the Social Security Act, in the old-age and survivors insurance beneficiary rolls.

As might be expected, there is a difference between aged men and women in the relative importance of the sources from which they derive their money income. The dissimilarity arises out of sex differences in labor-force participation rates, in opportunities to engage in covered employment, and in marital status. Among aged men in June 1953, employment was still the leading source of income; as many as 39 percent had paid jobs;

**Table 1.—Estimated number of persons aged 65 and over receiving income from specified sources, June 1953<sup>1</sup>**

[In millions]			
Source of income	Total	Men	Women
Total population aged 65 and over <sup>2</sup>	13.5	6.3	7.2
Employment	4.0	2.4	1.6
Earners	3.1	2.4	.4
Wives of earners	1.0		1.0
Social insurance and related programs:			
Old-age and survivors insurance	4.3	2.3	2.0
Railroad retirement	.4	.2	.2
Federal employee retirement programs	.2	.1	( <sup>3</sup> )
Veterans' compensation and pension program	.3	.2	.1
Other <sup>4</sup>	.4	.1	.3
Old-age assistance	2.5	1.0	1.5

<sup>1</sup> Continental United States.

<sup>2</sup> Includes persons with no income and with income solely from sources other than those specified. Some persons received income from more than one of the sources specified.

<sup>3</sup> Fewer than 50,000.

<sup>4</sup> Beneficiaries of State and local government employee retirement programs and wives of male beneficiaries of programs other than old-age and survivors insurance and railroad retirement.

Source: Number of persons of specified age, sex, marital, and earner status estimated from published and unpublished data of the Bureau of the Census. Number of persons receiving payments under social insurance and related programs and from old-age assistance, reported by administrative agencies (partly estimated).

36 percent were on the old-age and survivors insurance beneficiary rolls. Old-age assistance has been the third most frequent source of income for aged men since the end of 1950, when the male beneficiaries of old-age and survivors insurance first outnumbered the men receiving old-age assistance.

For women, the most important source of money income in June 1953 was old-age and survivors insurance, followed by employment and old-age assistance in that order. Old-age and survivors insurance has occupied first place since June 1952, when it moved up from third place—the position it had held during the forties. Income from employment either as earners or the wives of earners has been the second most frequent source of income

**Table 2.—Estimated number of widows under age 65 and of children under age 18 with father dead, receiving income from specified sources, June 1953<sup>1</sup>**

[In millions]			
Source of income	Widows under age 65 <sup>2</sup>		Paternal orphans under age 18 <sup>3</sup>
	Total	With 1 or more children under age 18	
Total in population <sup>4</sup>	3.6	0.8	2.1
Employment	1.9	.4	( <sup>5</sup> )
Social insurance and related programs:			
Old-age and survivors insurance	.2	.2	.9
Veterans' compensation program	.4	.1	.3
Other <sup>6</sup>	( <sup>7</sup> )	( <sup>7</sup> )	.1
Aid to dependent children	.1	.1	.3

<sup>1</sup> Continental United States.

<sup>2</sup> Excludes widows who have remarried.

<sup>3</sup> Includes children not living with widowed mother.

<sup>4</sup> Includes persons with no income and income solely from sources other than those listed. Some persons received income from more than one source.

<sup>5</sup> Data from a survey made by the Bureau of the Census for the Social Security Administration in October 1949 suggest that perhaps 6 in 10 paternal orphans under age 18 are likely at any one time to be in households with an employed head related to them, and that about 1 in 20, including some of the 6-in-10 group, are themselves employed on either a full- or part-time basis.

<sup>6</sup> Railroad retirement and Federal employee retirement programs.

<sup>7</sup> Fewer than 50,000.

Source: Number of widows in the population and number with employment and with children under age 18 estimated from Bureau of the Census data. Number of paternal orphans under age 18 based on October 1949 estimate prepared by the Division of the Actuary, Social Security Administration. Number of persons receiving payments under social insurance and related programs and from aid to dependent children, reported by administrative agencies (partly estimated).

since 1948, and before that year was the largest income source. Between 1948 and 1951, for reasons associated with the decrease in employment opportunities for the aged in the post-war years and the slowness with which the insurance rolls grew, old-age assistance was the principal income source for aged women; earlier it had been the second most frequent.

Changes in recent years in the rank of leading income sources for the aged are shown in the following tabulation.

Sex and date	Rank as income source		
	Old-age and survivors insurance	Employment	Old-age assistance
All aged persons:			
June 1953	1	2	3
June 1952	2	1	3
June 1950	3	1	2
June 1945	3	1	2
Aged men:			
June 1953	2	1	3
June 1952	2	1	3
June 1950	2	1	3
June 1945	3	1	2
Aged women:			
June 1953	1	2	3
June 1952	1	2	3
June 1950	3	2	1
June 1945	3	1	2

## Recent Publications\*

### Social Security Administration

**CHILDREN'S BUREAU.** *Allies for Children.* (Child Welfare Report No. 5.) Washington: The Bureau, 1953. 22 pp. Processed.

Describes how public and voluntary agencies work together in community planning for child welfare. Limited free distribution; apply to the Children's Bureau, Social Security Administration, Washington 25, D. C.

**FAEGRE, MARION L.** *Children Are Our Teachers; Outline and Suggestions for Group Study to Be Used with "Your Child from 6 to 12"* (Children's Bureau Publication 324.) (Children's Bureau Publication No. 333, revised.) Washington: U. S. Govt. Print. Off., 1953. 38 pp. 20 cents.

\* Prepared in the Library of the Department of Health, Education, and Welfare. Orders for items listed should be directed to publishers and booksellers; Federal publications for which prices are shown should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.

*Selected References on Day Care for Children.* Compiled by the Library of the Department of Health, Education, and Welfare. Washington: Social Security Administration, Children's Bureau, 1953. 24 pp. Processed. Limited free distribution; apply to the Children's Bureau, Social Security Administration, Washington 25, D. C.

SHUDE, LOUIS O. *Estimated Amount of Life Insurance in Force as Survivor Benefits under Social Security Act Amendments of 1952.* (Actuarial Study No. 37.) Washington: Social Security Administration, Division of the Actuary, Aug. 1953. 18 pp. Processed. Limited free distribution; apply to the Division of the Actuary, Social Security Administration, Washington 25, D. C.

### General

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The reports of the Administrator and of the nine constituent units of the Agency.

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"Introduction of a System of Family and Rent Allowances in Bolivia." *Industry and Labour*, Geneva, Vol. 10, Sept. 1, 1953, pp. 208-211. 25 cents.

JANSSON, KURT. "The Employment of Handicapped Workers in Industry." *International Labour Review*, Geneva, Vol. 68, Aug. 1953, pp. 133-150. 60 cents.

JORDANA DE POZAS, LUIS. "Social Security Trends in Spain." *Bulletin of the International Social Security Association*, Geneva, Nos. 4-5, Apr.-May 1953, pp. 141-154. \$2.50 a year.

By the Director General of the Spanish National Welfare Institute.

LEHMAN, HARVEY C. *Age and Achievement.* Princeton: Published for the American Philosophical Society by Princeton University Press, 1953. 359 pp. \$7.50.

LENDE, HELGA. *Books About the Blind: A Bibliographical Guide to*

*Literature Relating to the Blind.* (rev. ed.) New York: American Foundation for the Blind, 1953. 357 pp. \$5.

References on work with the blind, education of the young blind, psychology in the field of blindness, vocations and economic adjustment, and social adjustment.

MACINTYRE, DUNCAN M. "Workmen's Compensation and Private Benefit Programs." *Industrial and Labor Relations Review*, Ithaca, N. Y., Vol. 7, Oct. 1953, pp. 63-72. \$1.50.

SIRJAMAKI, JOHN. *The American Family in the Twentieth Century.* Cambridge, Mass.: Harvard University Press, 1953. 227 pp. \$4.25.

The findings, in nontechnical language, of social scientists concerning the American family.

U. S. DEPARTMENT OF LABOR. BUREAU OF LABOR STATISTICS. *Family Income, Expenditures, and Saving in 1950, from the Survey of Consumer Expenditures in 1950: Preliminary Report (Revised).* (Bulletin No. 1097, rev.) Washington: U. S. Govt. Print. Off., 1953. 66 pp. 35 cents.

WOYTINSKY, W. S., and ASSOCIATES. *Employment and Wages in the United States.* New York: The Twentieth Century Fund, 1953. 777 pp. \$7.50.

A factual survey, presented in four parts—Wages: Theory, Trends and Outlook; The Institutional Setting; Employment and Unemployment; and Wages and Earnings.

### Retirement and Old Age

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NATIONAL SOCIAL WELFARE ASSEMBLY. NATIONAL COMMITTEE ON THE AGING. *Standards of Care for Older People in Institutions: Suggested Standards for Homes for the Aged and Nursing Homes, and Methods of Establishing and Maintaining Standards in Homes for the Aged and Nursing Homes.* New York: The Committee, 1953. 2 vols. \$1 each.

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LABOR. DIVISION OF RESEARCH AND STATISTICS. *Recent Pension Plans; Collectively Bargained Programs Established in New York State Between July 1951 and January 1953.* (Publication No. B-68.) New York: The Department, 1953. 60 pp. Processed.

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Papers on the problems of older persons with suggestions for making their lives fuller and more secure.

"Retirement and Its Problems: A Round Table Conference on the Problems of Retirement and Current Trends in Pension Plans." *Management Record*, New York, Vol. 15, Sept. 1953, pp. 325-328 ff. Includes Government Pensions and Retired Workers' Budgets, by Henry W. Steinhaus; Adjusting Employees to Retirement, by Wilma Donahue; and Making the Best Use of the Older Worker, by Robert A. Kehoe.

U. S. CONGRESS. HOUSE. COMMITTEE ON WAYS AND MEANS. SUBCOMMITTEE ON SOCIAL SECURITY. *Analysis of the Social Security System. Hearings, 83d Congress, 1st Session, on United States Population Trends and Tax Treatment of Individuals Under Private Pension Plans, Part I.* Washington: U. S. Govt. Print. Off., 1953. 78 pp.

U. S. CONGRESS. JOINT COMMITTEE ON RAILROAD RETIREMENT LEGISLATION. *Retirement Policies and the Railroad Retirement System. Report . . . Pursuant to S. Con. Res. 51 and 56. Part I—Issues in Railroad Retirement; Part II—Economic Problems of an Aging Population.* (S. Rept. 6, Parts 1 and 2, 83d Cong., 1st sess.) Washington: U. S. Govt. Print. Off., 1953. 2 vols.

WANDEL, WILLIAM H. "Pension and Insurance Costs of Employing Older Workers." *Monthly Labor Review*, Washington, Vol. 76, Sept. 1953, pp. 955-958. 55 cents.

WILLIAMS, ARTHUR. *Recreation for the Aging.* New York: Association Press, 1953. 192 pp. \$3.

A handbook for leaders directing recreation programs for the aged.

### Public Welfare and Relief

BERKMAN, TESSIE D. *Practice of Social Workers in Psychiatric Hospitals.* (Continued on page 32)

# Current Operating Statistics

Table 1.—Selected social insurance and related programs, by specified period, 1940-53  
[In thousands; data corrected to Nov. 3, 1953]

Year and month	Total	Retirement, disability, and survivor programs										Unemployment insurance programs		
		Monthly retirement and disability benefits <sup>1</sup>				Survivor benefits				Temporary disability benefits <sup>2</sup>		State laws <sup>10</sup>	Veterans' legis-lation <sup>11</sup>	Rail-road Unem-ploy-ment Insurance Act <sup>12</sup>
		Social Security Act	Rail-road Retirement Act	Civil Serv-ice Com-mis-sion <sup>3</sup>	Veter-ans Ad-minis-tration <sup>4</sup>	Monthly		Lump-sum <sup>7</sup>		State laws <sup>10</sup>	Rail-road Unem-ploy-ment Insurance Act <sup>11</sup>			
						Social Security Act <sup>5</sup>	Rail-road Retirement Act <sup>6</sup>	Civil Serv-ice Com-mis-sion <sup>3</sup>	Veter-ans Ad-minis-tration <sup>4</sup>					
Number of beneficiaries														
1952														
September		3,275.4	353.1	179.3	2,435.5	1,511.9	150.5	42.3	1,050.4	32.7	10.9	30.4	630.8	0.1
October		3,345.9	354.5	179.6	2,446.8	1,534.4	152.2	43.8	1,057.0	39.7	11.7	30.4	630.0	.1
November		3,393.2	357.3	182.8	2,453.2	1,549.2	151.8	42.8	1,060.1	32.4	10.3	29.7	635.9	10.2
December		3,455.8	358.0	181.9	2,460.5	1,569.8	152.9	43.6	1,063.4	40.9	10.1	31.7	672.5	30.6
1953														
January		3,518.1	359.7	183.7	2,468.2	1,590.3	153.0	45.7	1,071.4	41.4	11.6	31.4	652.5	59.7
February		3,597.8	361.3	184.6	2,470.2	1,606.4	153.8	46.6	1,074.7	37.0	11.1	32.0	656.3	60.0
March		3,680.7	362.0	185.7	2,476.1	1,624.4	154.8	47.5	1,077.6	44.3	13.5	36.7	699.9	57.4
April		3,754.0	365.4	186.5	2,486.5	1,647.1	155.6	48.4	1,083.2	47.7	14.7	35.0	734.1	46.3
May		3,822.7	368.1	187.5	2,496.5	1,664.0	156.3	49.4	1,086.4	47.0	12.9	33.6	772.1	27.5
June		3,887.3	370.5	189.0	2,505.8	1,686.3	157.1	50.9	1,089.3	46.9	12.4	34.9	734.1	22.0
July		3,937.8	372.0	190.4	2,516.0	1,699.8	158.1	51.1	1,090.9	46.0	12.4	34.5	675.0	21.7
August		3,992.1	374.5	192.4	2,523.3	1,712.5	158.4	51.8	1,092.1	41.1	11.5	35.1	678.7	23.4
September		4,040.6	375.5	194.3	2,530.1	1,728.1	159.0	52.5	1,092.4	35.4	11.4	34.0	651.4	26.3
Amount of benefits <sup>14</sup>														
1940	\$1,188,702	\$21,074	\$114,166	\$62,019	\$317,851	\$7,784	\$1,448	\$105,096	\$11,736	\$12,267			\$518,700	\$15,961
1941	1,085,488	55,141	119,912	64,033	320,561	25,454	1,559	111,799	13,328	13,943			344,321	14,537
1942	1,130,721	80,305	122,806	68,115	325,265	41,702	1,603	111,193	15,038	14,342			344,084	6,268
1943	921,465	97,257	125,795	72,961	331,350	57,763	1,704	116,133	17,830	17,255	\$2,857		79,643	917
1944	1,118,798	119,009	129,707	77,193	456,279	76,942	1,765	144,302	22,146	19,238	5,035		62,385	\$4,215
1945	2,065,566	157,391	137,140	83,874	697,830	104,231	1,772	254,238	26,135	23,431	4,669		445,866	126,630
1946	5,149,761	320,285	149,188	94,585	1,268,984	130,139	1,817	333,640	27,267	30,610	4,761		1,094,850	1,743,718
1947	4,700,827	299,830	177,053	106,876	1,676,029	153,109	19,283	382,515	29,517	33,115	26,024	\$11,368	776,165	970,542
1948	4,510,041	366,887	208,642	132,852	1,711,182	176,736	36,011	\$918	413,912	32,315	32,140	35,572	30,843	793,265
1949	5,694,080	454,483	240,893	158,973	1,692,215	201,369	39,257	477,406	33,158	31,771	59,066	30,103	1,737,279	430,194
1950	5,375,811	718,473	254,240	175,787	1,732,208	299,672	43,884	8,409	491,579	32,740	33,578	89,259	28,099	1,373,426
1951	5,708,384	1,361,046	268,733	191,529	1,647,938	523,485	49,527	14,014	519,998	57,337	33,356	147,862	26,297	840,411
1952	6,548,745	1,613,364	361,200	225,120	1,722,225	615,605	74,085	19,986	572,983	63,298	37,251	165,340	34,689	998,267
1953														
September	531,121	141,202	28,600	20,859	149,479	52,522	5,765	1,928	49,106	4,915	3,441	3,311	4,184	62,094
October	534,455	144,904	28,684	21,084	151,778	53,391	5,837	1,971	52,262	6,185	3,305	3,461	4,302	54,227
November	523,997	147,316	28,954	21,068	149,984	53,918	6,217	1,988	47,924	5,219	3,023	2,962	3,839	47,730
December	560,074	150,481	28,961	21,264	151,156	54,698	6,277	2,048	52,163	6,737	2,806	3,662	4,523	69,061
1953														
January	589,807	153,791	29,058	21,350	150,657	55,502	6,284	2,081	49,738	6,876	3,173	3,477	4,343	94,360
February	589,555	158,240	29,176	21,525	150,457	56,196	6,332	2,113	53,600	6,250	2,991	3,217	3,474	86,827
March	604,143	162,638	29,271	21,817	152,449	56,948	6,389	2,148	50,841	7,444	3,732	4,079	3,804	92,308
April	599,716	166,406	29,551	21,798	152,864	57,868	6,433	2,210	51,719	7,998	4,484	3,900	3,308	82,990
May	590,688	170,028	29,753	22,006	153,248	58,906	6,488	2,229	51,867	8,028	4,004	3,588	2,875	72,144
June	593,838	173,457	29,959	22,218	153,220	59,542	6,552	2,264	50,665	8,018	3,711	3,919	3,138	72,033
July	597,795	176,244	30,085	22,415	154,676	60,116	6,606	2,292	52,335	7,897	3,584	4,062	3,077	69,175
August	593,605	179,230	30,290	22,747	153,502	60,690	6,630	2,333	49,751	7,135	3,399	3,794	4,050	64,579
September	598,552	181,788	30,368	23,088	153,951	61,394	6,666	2,355	50,179	6,140	3,630	3,863	4,267	65,300

<sup>1</sup> Under the Social Security Act, retirement benefits—old-age, wife's, and husband's benefits, and benefits to children of old-age beneficiaries—partly estimated. Under the other 3 systems, benefits for age and disability; beginning December 1951, spouse's annuities under the Railroad Retirement Act.

<sup>2</sup> Data for civil-service retirement and disability fund; excludes noncontributory payments made under the Panama Canal Construction Annuity Act. Through June 1948, retirement and disability benefits include payments to survivors under joint and survivor elections.

<sup>3</sup> Pensions and compensation, and subsistence payments to disabled veterans undergoing training.

<sup>4</sup> Mother's, widow's, widower's, parent's, and child's benefits; partly estimated.

<sup>5</sup> Annuities to widows under joint and survivor elections and, beginning February 1947, survivor benefits—widow's, widower's (first paid December 1951), widow's current, parent's, and child's benefits.

<sup>6</sup> Payments to widows, parents, and children of deceased veterans.

<sup>7</sup> Number of decedents on whose account lump-sum payments were made.

<sup>8</sup> Payments under the Railroad Retirement Act and Federal civil-service and veterans' programs.

<sup>9</sup> First payable in Rhode Island, April 1943; in California, December 1946; in New Jersey, January 1949; in New York, July 1950 (monthly data not available); and under the railroad program, July 1947. Excludes hospital benefits in

California; also excludes private plans in California and New Jersey except for calendar-year totals.

<sup>10</sup> Represents average weekly number of beneficiaries.

<sup>11</sup> Represents average number of beneficiaries in a 14-day registration period.

<sup>12</sup> Beginning September 1944, under the Servicemen's Readjustment Act, readjustment allowances to unemployed and self-employed veterans of World War II. Beginning November 1952, under the Veterans' Readjustment Assistance Act, unemployment compensation benefits to veterans with military service since June 1950; data for October 1952 (first payable Oct. 15) roughly estimated—\$76,878 paid to 2,524 veterans. Number represents average weekly claims paid.

<sup>13</sup> Partly estimated.

<sup>14</sup> Payments: amounts certified, under the Social Security and the Railroad Retirement Acts (except monthly data for monthly benefits, which represent benefits in current-payment status) and under the Railroad Unemployment Insurance Act; disbursements, for Veterans Administration programs except the readjustment allowance program; checks issued, under the State unemployment insurance and temporary disability laws, the Servicemen's Readjustment Act, and the Veterans' Readjustment Assistance Act; for civil-service programs, disbursements through June 1949 and authorizations beginning July 1949. Adjusted on annual basis except for civil-service data and payments under the Railroad Unemployment Insurance Act, which are adjusted monthly.

Source: Based on reports of administrative agencies.



Table 2.—Contributions and taxes collected under selected social insurance and related programs, by specified period, 1951-53

[In thousands]

Period	Retirement, disability, and survivors insurance			Unemployment insurance		
	Federal insurance contributions <sup>1</sup>	Federal civil-service contributions <sup>2</sup>	Taxes on carriers and their employees	State unemployment contributions <sup>3</sup>	Federal unemployment taxes <sup>4</sup>	Railroad unemployment insurance contributions <sup>5</sup>
Fiscal year:						
1951-52	\$3,594,248	\$722,850	\$734,960	\$1,431,997	\$258,945	\$25,774
1952-53	4,096,602	744,646	626,050	1,367,806	275,825	25,000
3 months ended:						
September 1951	950,230	401,754	256,730	440,231	17,326	4,000
September 1952	860,402	431,323	159,980	392,316	22,151	6,261
September 1953	1,002,407	144,375	160,851	390,205	19,305	6,390
1952						
September	238,153	35,447	54,349	9,312	121	6,000
October	206,991	33,978	13,898	113,675	3,216	6,000
November	538,335	33,548	88,471	109,304	15,147	6,000
December	272,815	37,834	52,909	8,571	1,389	6,000
1953						
January	118,136	43,098	14,172	77,047	15,680	6,000
February	491,734	25,407	89,381	170,926	181,750	6,000
March	428,978	35,297	51,761	8,367	14,024	6,000
April	233,630	34,782	12,599	150,230	1,713	6,000
May	524,532	33,082	89,581	240,818	19,578	6,000
June	421,048	36,296	33,297	6,553	1,178	6,000
July	213,774	37,474	14,608	160,096	3,946	6,000
August	529,884	70,290	93,283	222,900	12,979	6,000
September	258,748	36,611	52,960	7,208	2,380	6,000

<sup>1</sup> Represents contributions of employees and employers in employments covered by old-age and survivors insurance (beginning December 1952, adjusted for employee-tax refunds); from May 1951, includes deposits made in the trust fund by States under voluntary coverage agreements; beginning January 1951, on an estimated basis.

<sup>2</sup> Represents employee and Government contributions to the civil-service retirement and disability fund; Government contributions are made in 1 month for the entire fiscal year.

<sup>3</sup> Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and, in 2 States, contributions from employees; excludes contributions collected for deposit in State sickness insurance funds. Data reported by State agencies; corrected to Oct. 22, 1953.

<sup>4</sup> Represents taxes paid by employers under the Federal Unemployment Tax Act.

<sup>5</sup> Beginning 1947, also covers temporary disability insurance.

<sup>6</sup> Includes contributions from the Federal Government.

Source: Daily Statement of the U.S. Treasury, unless otherwise noted.

## FEDERAL LEGISLATION

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hower stated that he appreciated the fact that the limitation on retroactive benefits in the Social Security Act may seem like an unjust penalty to those who, as the child and the mother in this case, had no timely knowledge of the wage earner's death. However, he said, "special legislation permitting one individual to receive social insurance benefits under conditions identical with those in which benefits are denied to another is undesirable and contrary to sound principles of equity and justice. If any modification of a provision in the Social Security Act is needed, I believe that the Congress should make such changes in the basic law so they will be available to all persons equally. The Congress, on two separate occasions—in 1939 and 1950—has considered the question of retroactive benefits and has decided that the period should be definitely limited."

Only two private relief bills dealing with old-age and survivors insurance

have become law since the old-age and survivors insurance program was established.

## President's Messages

**Tax rate, old-age and survivors insurance.**—On May 20, 1953, President Eisenhower sent a special message to Congress dealing with taxes. In it he recommended that the scheduled increase in the old-age and survivors insurance contribution rate be postponed 1 year. The present law provides that the tax on employees and employers will be increased from 1½ percent each to 2 percent each, beginning January 1, 1954. The rate for self-employed persons will be raised from 2¼ percent to 3 percent. The tax is levied only on the first \$3,600 of taxable wages and self-employment income.

The President pointed out that "the old-age and survivors insurance trust fund has now reached almost \$18 billion," and that "receipts at present tax rates are currently well in excess of expenditures."

No hearings were held on the President's recommendation, nor were any bills introduced in Congress to carry it out. Before Congress adjourned, however, Representative Daniel A. Reed, Chairman of the House Committee on Ways and Means, called attention to the study being made by the Curtis subcommittee on social security in preparation for action in the next legislative session. "The proper method of financing the system is, of course," he said, "one of the subjects of study."

**Coverage extension.**—In a message dated August 1, 1953, President Eisenhower referred to Congress the recommendations of Secretary Oveta Culp Hobby for extending the coverage of old-age and survivors insurance to additional groups of workers. The Secretary's plan, developed with the assistance of 12 consultants,<sup>11</sup>

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<sup>11</sup> For a summary of the consultants' report to the Secretary, see the *Bulletin*, September 1953, pp. 3-6.

Table 3.—Status of the old-age and survivors insurance trust fund, by specified period, 1937-53<sup>1</sup>  
[In thousands]

Period	Receipts		Expenditures		Assets			
	Net contribution income and transfers <sup>2</sup>	Interest received	Benefit payments	Administrative expenses <sup>3</sup>	Net total of U. S. Government securities acquired <sup>4</sup>	Cash with disbursing officer at end of period	Credit of fund account at end of period	Total assets at end of period
Cumulative, January 1937-September 1953	\$26,960,900	\$2,535,742	\$10,249,549	\$654,292	\$18,039,288	\$329,341	\$224,172	\$18,592,801
Fiscal year:								
1937-38	3,597,982	333,514	1,982,377	84,649	1,950,252	214,883	112,102	16,000,036
1938-39	4,096,602	386,640	2,627,492	89,429	1,544,542	286,878	261,885	18,366,356
3 months ended:								
September 1951	953,964	10,871	481,873	22,187	469,910	214,122	189,503	15,196,341
September 1952	860,402	10,871	533,289	23,072	174,818	278,465	188,614	16,914,948
September 1953	1,002,407	10,917	766,035	20,845	221,694	329,341	224,172	18,592,801
1952								
September	238,153	10,871	200,011	6,795	73,818	278,465	188,614	16,914,948
October	206,991	14,818	213,943	6,915	70,341	266,627	131,061	16,915,898
November	538,335		213,268	6,638	137,000	262,682	316,436	17,234,327
December	* 272,813	163,479	219,671	9,231	305,167	280,773	200,668	17,441,719
1953								
January	118,136		223,164	6,893	12,000	282,618	74,902	17,329,797
February	491,734		229,508	7,024	31,000	281,993	290,630	17,585,000
March	428,978	10,871	240,069	7,186	141,018	286,227	346,972	17,777,594
April	233,030	14,818	248,967	6,813	179,641	308,440	137,755	17,770,232
May	524,532		249,938	6,965	137,183	288,222	288,420	18,037,861
June	421,048	171,794	255,645	8,692	356,374	286,578	261,885	18,366,356
July	213,774		254,509	6,787	86,700	295,022	119,519	18,318,884
August	529,884		254,714	7,367	63,400	308,292	310,652	18,686,638
September	* 258,748	10,917	256,811	6,692	71,594	329,341	224,172	18,592,801

<sup>1</sup> Does not reflect indirect effects of the financial interchange provisions of the Railroad Retirement Act, as amended in 1951, under which the position of the old-age and survivors insurance trust fund after June 30, 1952, is to be the same as if railroad employment had always been covered under old-age and survivors insurance; no transfer of funds has as yet been made. Includes taxes on self-employed persons for 1951 and adjustments for withheld employment taxes.

<sup>2</sup> For July 1940 to December 1950 equals taxes collected under the Federal Insurance Contributions Act. Beginning January 1951, amounts appropriated in accordance with sec. 201(a) of the Social Security Act as amended in 1950; from May 1951, includes deposits by States under voluntary coverage agreements. Beginning December 1952 includes adjustments for reimbursement to the general treasury of refunds of employee taxes in accordance with sec. 1401(d) of the Internal Revenue Code (see footnote 5). For 1947-51 includes amounts appropriate

to meet costs of benefits payable to veterans' survivors under the Social Security Act Amendments of 1946.

<sup>3</sup> Represents net expenditures for administration. Beginning November 1951, adjusted for reimbursements to trust fund of small amounts for sales of supplies and services.

<sup>4</sup> Includes accrued interest and repayments on account of accrued interest on bonds at time of purchase.

<sup>5</sup> Includes deduction to adjust for estimated amount of taxes subject to refund on wages in excess of \$3,600 paid to employees who worked for more than 1 employer during the calendar year—\$33 million in December 1952 for 1951 taxes and \$40.5 million in September 1953 for 1952 taxes.

Source: Daily Statement of the U. S. Treasury.

Table 4.—Status of the unemployment trust fund, by specified period, 1936-53  
[In thousands]

Period	Total assets at end of period	Net total of U. S. Government securities acquired <sup>1</sup>	Unexpended balance at end of period	State accounts				Railroad unemployment insurance account <sup>4</sup>			
				Deposits	Interest credited	Withdrawals <sup>2</sup>	Balance at end of period	Deposits	Interest credited	Benefit payments	Balance at end of period <sup>3</sup>
Cumulative, January 1936-September 1953	\$9,442,015	\$9,425,024	\$16,992	\$18,209,141	\$1,685,112	\$11,137,734	\$8,756,519	\$935,906	\$171,109	\$610,741	\$685,496
Fiscal year:											
1936-37	8,672,936	882,885	26,855	1,438,987	167,441	1,000,278	7,919,742	15,442	17,054	48,312	754,195
1937-38	9,257,936	889,961	20,850	1,371,105	184,242	912,551	8,562,537	15,042	18,526	97,272	695,355
3 months ended:											
September 1951	8,322,164	245,992	11,975	443,601	3,644	262,145	7,558,691	2,802	387	9,727	763,473
September 1952	8,796,972	138,994	10,895	393,501	280	252,183	8,061,340	3,770	28	27,226	735,632
September 1953	9,442,015	187,981	16,992	390,721	340	197,079	8,756,519	3,838	34	17,975	685,496
1952											
September	8,796,972	-40,006	10,895	15,122	249	63,485	8,061,340	3,634	25	7,969	735,632
October	8,791,237	-7,967	13,127	29,426	7,629	45,985	8,062,410	20	770	7,585	738,827
November	9,004,765	211,000	16,656	262,785		42,828	8,282,350	142		6,554	722,415
December	9,039,207	33,980	16,118	17,587		68,955	8,313,088	3,620	8,290	8,206	730,130
1953											
January	8,967,626	-85,000	29,537	27,981	67	89,120	8,262,016	42	7	10,559	715,610
February	9,096,440	121,000	27,351	212,930		85,640	8,379,306	321		8,797	707,134
March	8,998,024	-85,029	23,963	17,852	423	100,540	8,297,042	3,502	43	9,697	700,982
April	8,973,331	-13,000	12,271	56,823	9,543	84,215	8,279,163	23	956	7,823	694,138
May	9,230,141	253,000	16,081	331,591	359	69,891	8,541,251	488	36	5,772	688,890
June	9,257,893	22,962	20,850	10,649	83,834	73,197	8,562,537	3,114	8,397	5,045	695,355
July	9,247,751	-3,000	13,709	60,428	23	69,930	8,553,059	61	2	4,971	694,692
August	9,500,297	245,000	21,255	319,975		62,430	8,810,605	1,238		6,237	689,693
September	9,442,015	-54,019	16,992	10,317	317	64,719	8,756,519	2,539	32	6,767	685,496

<sup>1</sup> Includes accrued interest and repayments on account of interest on bonds at time of purchase; minus figures represent primarily net total of securities redeemed.

<sup>2</sup> Includes transfers from State accounts to railroad unemployment insurance account amounting to \$107,161,006.

<sup>3</sup> Includes withdrawals of \$79,169,000 for disability insurance benefits.

<sup>4</sup> Beginning July 1947, includes temporary disability program.

<sup>5</sup> Includes transfers to the account from railroad unemployment insurance administration fund amounting to \$85,290,000 and transfers of \$12,338,000 out of the account to adjust funds available for administrative expenses on account of retroactive credits taken by contributors under the Railroad Unemployment Insurance Act Amendments of 1948.

Source: Daily Statement of the U. S. Treasury.

**Table 5.—Estimated payrolls in employment covered by selected programs in relation to civilian wages and salaries, by specified period, 1939-53<sup>1</sup>**

[Corrected to Nov. 4, 1953]

Period	Wages and salaries <sup>2</sup>		Payrolls <sup>3</sup> covered by—		
	Total	Civilian	Old-age and survivors insurance <sup>4</sup>	State unemployment insurance <sup>5</sup>	Railroad retirement and unemployment insurance
Amount (in millions)					
Calendar year:					
1939	\$45,745	\$45,347	\$32,125	\$28,080	\$2,100
1940	49,587	48,996	35,560	32,352	2,200
1941	61,708	59,846	45,286	41,985	2,800
1942	81,887	75,557	57,950	54,548	3,800
1943	105,647	91,202	69,379	65,871	4,100
1944	116,924	96,286	73,090	68,886	4,400
1945	117,676	95,078	71,317	66,411	4,400
1946	111,256	103,294	79,003	73,145	4,800
1947	122,042	117,974	92,088	86,234	5,100
1948	134,327	130,357	101,892	95,731	5,100
1949	133,418	129,169	99,645	93,520	5,100
1950	145,538	140,531	109,439	102,835	5,200
1951	169,814	161,174	133,000	118,243	6,100
1952	183,705	173,330	145,000	127,320	6,100
1952					
January-March	43,811	41,296	34,000	29,943	1,300
April-June	44,732	42,121	35,000	30,780	1,300
July-September	46,351	43,707	36,000	31,315	1,300
October-December	48,811	46,206	40,000	35,282	1,300
1953					
January-March	47,750	45,159	37,800	32,885	1,400
Percent of civilian wages and salaries					
Calendar year:					
1939	100.0	70.8	63.9	4.1	
1940	100.0	72.6	66.0	4.7	
1941	100.0	75.7	70.2	4.3	
1942	100.0	76.7	72.2	4.3	
1943	100.0	76.1	72.2	4.3	
1944	100.0	75.9	71.5	4.7	
1945	100.0	75.0	69.8	4.3	
1946	100.0	76.5	70.8	4.7	
1947	100.0	78.1	73.1	4.3	
1948	100.0	78.2	73.4	4.1	
1949	100.0	77.1	72.4	4.0	
1950	100.0	77.9	73.2	3.8	
1951	100.0	82.5	73.4	3.1	
1952	100.0	83.7	73.5	3.1	
1952					
January-March	100.0	82.3	72.5	3.1	
April-June	100.0	83.1	73.1	3.1	
July-September	100.0	82.4	71.6	3.1	
October-December	100.0	86.6	76.4	3.1	
1953					
January-March	100.0	83.7	72.8	3.1	

<sup>1</sup> Continental United States, except as otherwise noted (see footnotes 2 and 7).

<sup>2</sup> Represents estimated wages and salaries, in cash and in kind, earned in specified period in continental United States and, in addition, pay of Federal civilian personnel in all other areas; includes employee contributions to social insurance and related programs. Quarterly data reflect prorating of year-end bonus payments.

<sup>3</sup> Wages paid in specified period.

<sup>4</sup> Through 1950 represents taxable wages plus estimated nontaxable wages in excess of \$3,000 earned in employment covered by program; beginning Jan. 1, 1951, taxable wages plus estimated nontaxable wages in excess of \$3,600. Excludes earnings of self-employed persons covered since Jan. 1, 1951.

<sup>5</sup> Taxable wages plus nontaxable wages earned in employment covered by program; excludes earnings of railroad workers covered by State laws through Jan. 1939.

<sup>6</sup> Beginning 1947, includes temporary disability insurance.

<sup>7</sup> Taxable wages plus nontaxable wages in excess of \$300 a month; includes small amount of taxable wages for Alaska and Hawaii.

Source: Data on wages and salaries from the Office of Business Economics, Department of Commerce; data on payrolls for selected programs based on reports of administrative agencies.

## FEDERAL LEGISLATION

(Continued from page 26)

"would effectively carry out," the President said, "the objectives that I expressed in my message to Congress on the state of the Union. . . . As the

Committee on Ways and Means of the House of Representatives proceeds with its studies to improve the Social Security Act, I strongly commend to it this plan for the extension of coverage to most of the major groups not now covered by any social insurance

or public retirement system. This is a specific plan for a specific purpose—the extension of coverage. Other important improvements in the Social Security Act are now under study and will be the subject of further recommendations."



Table 6.—Old-age and survivors insurance: Monthly benefits in current-payment status<sup>1</sup> at the end of the month by type of benefit and by month, September 1952–September 1953, and monthly benefits awarded, September 1953

[Amounts in thousands; data corrected to Oct. 21, 1953]

Item	Total		Old-age		Wife's or husband's		Child's		Widow's or widower's		Mother's		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Monthly benefits in current-payment status at end of month:														
1952														
September	4,787,213	\$193,725.0	2,503,816	\$122,167.7	700,654	\$18,024.0	906,580	\$26,938.0	436,227	\$17,733.9	218,945	\$7,995.8	20,991	\$865.5
October	4,880,239	198,295.1	2,557,399	125,343.9	715,885	18,509.5	920,307	27,460.3	442,786	18,003.1	222,681	8,104.5	21,181	873.8
November	4,942,409	201,234.4	2,594,371	127,438.9	725,389	18,803.4	927,268	27,738.9	448,053	18,218.1	226,042	8,156.2	21,286	878.9
December	5,025,549	205,179.0	2,643,932	130,217.4	737,859	19,178.4	938,751	28,141.3	454,563	18,482.2	228,984	8,272.7	21,460	887.0
1953														
January	5,108,422	209,293.8	2,691,729	133,086.5	750,436	19,581.4	950,134	28,564.3	461,884	18,785.7	232,627	8,382.3	21,612	893.7
February	5,204,176	214,435.9	2,753,071	136,928.1	767,100	20,147.2	959,552	28,928.6	468,130	19,045.8	234,596	8,467.1	21,727	900.1
March	5,305,159	219,585.5	2,817,018	140,725.0	784,747	20,712.3	969,445	29,300.1	475,504	19,349.6	236,612	8,562.5	21,832	904.9
April	5,401,081	224,274.0	2,873,082	143,972.6	800,520	21,204.3	982,296	29,760.6	483,422	19,679.8	239,717	8,741.8	22,044	914.9
May	5,486,643	228,634.4	2,926,906	147,138.7	813,278	21,620.5	992,330	30,134.0	490,149	19,963.0	241,725	8,852.3	22,255	925.9
June	5,573,594	232,998.6	2,977,476	150,124.2	826,599	22,050.3	1,003,281	30,540.7	498,967	20,332.4	244,809	9,014.9	22,462	936.2
July	5,637,603	236,359.9	3,017,541	152,570.1	836,219	22,376.7	1,008,141	30,696.0	506,390	20,643.6	246,684	9,128.8	22,628	944.8
August	5,704,558	239,920.5	3,060,592	155,193.8	846,832	22,730.5	1,013,051	30,886.5	513,291	20,938.8	247,975	9,217.5	22,817	953.4
September	5,768,684	243,181.7	3,097,983	157,403.9	856,864	23,050.3	1,022,242	31,287.5	519,376	21,194.7	249,235	9,284.0	22,984	961.3
Monthly benefits awarded in September 1953	101,669	4,691.0	54,713	3,094.4	17,632	511.9	15,705	501.0	7,949	330.5	5,358	239.0	312	14.2

<sup>1</sup>Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

Table 7.—Old-age and survivors insurance: Number of monthly benefits awarded, by type of benefit, number of lump-sum death payments awarded, and number of deceased workers represented for the first time in awards of lump-sum death payments, 1940–53

[Corrected to Oct. 21, 1953]

Year and quarter <sup>1</sup>	Monthly benefits							Lump-sum awards <sup>2</sup>	
	Total	Old-age	Wife's or husband's	Child's	Widow's or widower's	Mother's	Parent's	Number of payments	Number of deceased workers
1940	254,964	132,335	34,555	59,382	4,600	23,260	852	75,095	61,080
1941	269,286	114,660	35,213	75,619	11,020	30,502	1,272	117,303	90,941
1942	258,116	99,622	33,250	77,384	14,774	31,830	1,266	134,991	103,332
1943	262,865	89,070	31,916	85,619	19,576	35,420	1,264	163,011	122,185
1944	318,949	110,067	40,349	92,676	24,759	42,649	1,419	205,177	151,869
1945	462,463	185,174	63,068	127,614	29,844	55,108	1,755	247,012	178,813
1946	547,180	258,980	88,515	114,575	39,823	44,190	1,767	250,706	179,588
1947	672,909	271,488	94,189	115,754	45,249	42,807	3,422	218,787	181,992
1948	696,201	275,903	98,654	118,955	55,667	42,276	2,846	213,086	200,080
1949	682,241	337,273	117,336	118,922	62,928	43,087	2,675	212,614	202,154
1950	962,626	567,131	162,768	122,641	66,735	41,101	2,252	209,960	200,411
1951	1,336,432	702,984	228,887	230,500	89,591	78,323	6,147	431,229	414,470
1952	1,053,303	531,206	177,707	183,345	92,302	64,875	3,868	456,531	437,896
1950									
January–March	177,892	86,654	30,492	30,762	18,194	11,183	607	56,787	54,216
April–June	163,880	77,674	28,444	28,786	17,893	10,425	658	56,447	53,745
July–September	153,951	77,454	26,517	24,877	15,497	9,056	580	46,489	44,247
October–December	466,905	325,319	77,315	38,216	15,151	10,437	437	50,237	48,304
1951									
January–March	436,754	248,230	76,352	65,399	23,842	21,608	1,263	114,657	111,218
April–June	361,787	187,406	62,926	64,245	22,871	16,736	1,739	112,912	108,475
July–September	308,470	160,815	51,237	54,589	21,631	18,293	1,905	103,943	99,544
October–December	229,421	106,533	38,372	46,267	21,247	15,762	1,240	99,717	95,233
1952									
January–March	237,941	107,497	37,791	48,924	24,993	17,602	1,134	122,712	118,059
April–June	203,357	84,464	30,994	40,369	23,698	16,736	1,096	118,607	113,792
July–September	291,437	165,438	53,600	38,578	19,648	13,418	755	98,109	93,066
October–December	320,568	173,807	55,322	49,474	23,963	17,119	883	117,103	112,979
1953									
January–March	370,800	206,774	66,867	51,042	27,699	17,496	922	127,557	122,779
April–June	402,570	222,129	70,611	58,877	30,145	19,701	1,107	147,502	141,611
July–September	331,370	178,283	66,684	50,993	26,988	17,455	907	127,877	122,604

<sup>1</sup>Quarterly data for 1940–44 were presented in the *Bulletin* for February 1947, p. 29; for 1945–48, in the *Bulletin* for February 1949, p. 29; for 1949, in the *Bulletin* for March 1953, p. 30.

<sup>2</sup>Effective Sept. 1, 1950, a lump-sum death payment is payable with respect to every insured individual who dies after August 1950.

Table 8.—Employment security: Selected data on nonfarm placements and unemployment insurance claims and benefits, by State, September 1953

[Corrected to Oct. 21, 1953]

Region and State	Nonfarm place- ments	Initial claims <sup>1</sup>		Weeks of unemploy- ment covered by continued claims		Compensated unemployment					Average weekly insured unem- ployment under State programs <sup>3</sup>
		Total	Women	Total	Women	All types of unemployment <sup>2</sup>			Total unemployment		
						Weeks compen- sated	Benefits paid <sup>2</sup>	Average weekly number of benefi- ciaries	Weeks compen- sated	Average weekly payment	
Total.....	604,541	814,561	334,686	3,504,496	1,586,036	2,866,135	\$65,300,439	651,394	2,596,629	\$25.77	\$779.36
Region I:											
Connecticut.....	10,254	10,356	6,030	41,002	22,373	25,141	587,379	5,714	23,351	24.28	8.46
Maine.....	2,512	5,507	2,869	22,932	14,391	17,121	314,680	3,891	12,688	18.70	6.32
Massachusetts.....	20,369	39,309	21,440	148,946	79,773	127,890	2,881,114	29,066	111,741	24.17	34.42
New Hampshire.....	1,459	6,625	4,196	31,263	19,680	24,804	475,829	5,637	19,479	21.09	7.16
Rhode Island.....	2,324	11,371	6,149	41,699	24,141	35,832	811,455	8,144	32,466	23.72	9.26
Vermont.....	1,819	1,546	1,084	5,794	3,884	4,695	91,890	1,067	3,610	21.31	1.20
Region II:											
New Jersey.....	13,352	47,777	28,193	172,679	97,287	125,659	3,416,690	28,559	111,285	28.18	38.27
New York.....	74,586	170,711	81,400	574,904	270,200	487,884	12,436,736	110,883	438,891	26.84	127.16
Puerto Rico.....	2,487	30	1	142	5						
Virgin Islands.....	74	0	0	4	0						
Region III-IV:											
Delaware.....	1,419	2,265	582	5,179	2,096	3,443	64,269	783	3,110	19.59	1.22
Dist. of Col.....	4,609	1,713	679	11,600	5,557	10,032	183,059	2,280	9,871	18.30	2.65
Maryland.....	7,975	7,608	3,208	36,946	15,436	34,733	811,420	7,894	31,520	24.21	8.28
North Carolina.....	20,487	22,180	12,642	96,050	57,113	91,894	1,509,690	20,885	83,086	17.10	21.27
Pennsylvania.....	24,633	92,314	31,794	378,034	145,981	323,289	7,789,517	73,475	289,214	25.40	83.70
Virginia.....	9,302	7,597	3,678	37,885	17,091	33,650	631,294	7,048	31,921	19.19	8.40
West Virginia.....	2,180	7,450	1,329	54,663	13,559	49,189	1,008,756	11,179	44,472	21.32	12.66
Region V:											
Alabama.....	11,062	8,456	1,839	56,646	18,116	43,701	770,428	9,932	41,463	17.96	12.20
Florida.....	14,062	8,775	3,705	71,733	40,787	65,135	1,123,047	14,803	63,311	17.38	16.86
Georgia.....	12,591	9,298	3,883	50,276	28,046	40,210	744,674	9,139	36,899	19.08	11.62
Mississippi.....	7,966	4,499	1,480	27,985	10,058	20,331	375,154	4,621	17,113	19.79	6.16
South Carolina.....	7,355	6,714	2,979	43,557	21,926	40,595	730,743	9,226	37,992	18.53	9.29
Tennessee.....	12,437	10,863	3,869	86,307	39,856	70,553	1,165,192	16,035	67,590	16.66	18.26
Region VI:											
Kentucky.....	3,141	9,317	1,969	67,101	20,460	54,898	1,158,190	12,477	50,634	21.68	14.86
Michigan.....	19,911	70,314	20,093	247,686	96,031	171,383	4,666,656	38,951	166,494	27.63	52.89
Ohio.....	37,260	27,704	11,552	108,323	55,053	81,382	1,990,488	18,496	74,727	25.39	25.16
Region VII-VIII:											
Illinois.....	22,056	36,051	14,757	195,365	89,547	153,966	3,555,176	34,992	131,276	25.03	63.30
Indiana.....	12,980	19,731	5,373	61,839	25,097	51,127	1,201,267	11,620	46,510	24.35	14.60
Minnesota.....	14,691	3,754	1,362	25,556	11,200	21,300	383,922	4,841	19,563	18.46	5.78
Montana.....	4,233	712	231	2,762	1,241	2,080	40,967	473	2,080	19.59	8.00
North Dakota.....	2,645	107	52	876	563	781	16,367	178	622	22.07	10.00
South Dakota.....	2,362	158	78	865	384	824	15,680	187	688	20.30	10.00
Wisconsin.....	11,703	11,019	2,882	75,169	21,973	66,053	1,803,622	15,012	58,475	28.42	16.76
Region IX:											
Iowa.....	9,291	3,338	1,132	15,915	6,750	13,981	295,798	3,178	12,459	22.22	3.88
Kansas.....	9,894	6,078	1,810	21,297	11,491	19,307	453,210	4,388	18,110	24.03	4.86
Missouri.....	14,134	17,104	8,221	68,717	37,997	51,788	926,159	11,770	40,966	20.13	16.30
Nebraska.....	6,252	1,082	514	4,380	2,687	3,895	82,000	885	3,583	21.83	8.00
Region X:											
Arkansas.....	10,489	5,501	1,593	28,433	8,648	18,127	321,781	4,120	16,819	18.26	5.07
Louisiana.....	9,015	7,388	1,624	39,231	10,637	31,571	648,417	7,175	27,810	21.63	8.79
Oklahoma.....	13,983	5,454	1,627	27,993	10,574	21,265	439,806	4,833	20,055	21.11	6.06
Texas.....	49,549	11,562	3,452	78,813	30,106	58,473	1,012,396	13,289	55,813	17.65	16.94
Region XI:											
Colorado.....	9,266	1,673	463	6,884	2,255	5,282	131,266	1,200	4,888	25.46	1.58
New Mexico.....	3,503	1,527	208	8,396	1,958	8,383	190,410	1,905	7,910	23.13	1.90
Utah.....	4,628	1,261	424	7,360	3,632	5,821	139,781	1,323	5,143	24.94	1.31
Wyoming.....	1,573	185	69	692	356	661	16,382	150	597	25.39	1.51
Region XII:											
Arizona.....	4,760	3,218	860	14,799	5,095	11,520	242,787	2,620	10,939	21.29	3.39
California.....	33,903	59,783	23,148	257,246	126,818	220,424	4,935,372	50,096	199,403	23.33	28.88
Hawaii.....	995	1,878	950	11,658	5,246	9,136	179,517	2,076	8,108	20.92	(1)
Nevada.....	3,306	1,085	270	3,282	1,319	2,976	82,044	676	2,781	28.28	6.07
Region XIII:											
Alaska.....	1,018	1,196	490	7,659	4,002	5,582	176,599	1,269	5,402	31.73	(1)
Idaho.....	4,865	799	324	5,154	3,060	4,174	86,874	949	3,944	31.09	1.12
Oregon.....	7,960	8,262	2,406	42,646	18,297	35,954	782,756	8,171	33,663	22.38	9.67
Washington.....	9,841	14,356	3,521	72,173	26,093	58,230	1,401,743	13,234	56,094	24.29	16.92

<sup>1</sup> Total excludes transitional claims.

<sup>2</sup> Total, part-total, and partial.

<sup>3</sup> Not adjusted for voided benefit checks and transfers under interstate combined-wage plan.

<sup>4</sup> Excludes Alaska and Hawaii.

<sup>5</sup> Data not available.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.

Table 9.—Public assistance in the United States, by month, September 1952–September 1953<sup>1</sup>

[Except for general assistance, includes vendor payments for medical care and cases receiving only such payments]

Year and month	Total <sup>2</sup>	Old-age assistance	Aid to dependent children		Aid to the blind	Aid to the permanently and totally disabled	General assistance <sup>4</sup>	Total	Old-age assistance	Aid to dependent children (families)	Aid to the blind	Aid to the permanently and totally disabled	General assistance <sup>4</sup>	
			Families	Recipients										
				Total <sup>3</sup>										Children
Number of recipients														
1952														
September		2,653,927	570,548	1,986,919	1,487,839	98,419	156,312	274,000						
October		2,648,993	567,576	1,979,530	1,483,200	98,562	159,366	270,000	-0.1	-0.4	+0.2	+1.6	-6.9	
November		2,647,163	566,483	1,977,795	1,483,378	98,701	161,855	267,000	-0.2	-0.5	+1	+2.0	-1.3	
December		2,645,864	569,942	1,992,336	1,495,321	98,768	164,193	280,000	-1	-0.2	+1	+1.6	-1.8	
									( <sup>5</sup> )	+0.6	+1	+1.4	+4.9	
1953														
January		2,639,392	572,355	2,001,459	1,503,973	98,766	166,529	290,000	-0.2	+0.4	( <sup>5</sup> )	+1.4	+3.6	
February		2,630,060	573,383	2,009,843	1,510,021	98,770	168,306	287,000	-0.4	+0.2	( <sup>5</sup> )	+1.1	-1.2	
March		2,622,030	575,351	2,018,688	1,517,616	98,728	170,388	283,000	-0.3	+0.3	( <sup>5</sup> )	+1.2	-1.2	
April		2,616,209	573,145	2,015,513	1,516,161	98,764	173,082	275,000	-0.2	-0.4	( <sup>5</sup> )	+1.6	-2.8	
May		2,612,868	570,023	2,005,325	1,508,498	98,858	175,672	261,000	-0.1	-0.5	+1	+1.5	-5.0	
June		2,608,898	564,308	1,983,498	1,493,670	99,032	179,395	255,000	-0.2	-1.0	+0.2	+2.1	-2.4	
July		2,603,173	554,691	1,952,060	1,469,388	99,103	181,620	248,000	-0.2	-1.7	+1	+1.2	-2.7	
August		2,599,716	550,405	1,940,984	1,461,793	99,236	184,743	243,000	-0.1	-0.8	+1	+1.7	-2.0	
September		2,596,452	547,588	1,934,010	1,457,777	99,417	187,408	239,000	-0.1	-0.5	+2	+1.4	-1.7	
Amount of assistance														
Percentage change from previous month														
1952														
September	\$201,344,000	\$127,018,460		\$44,547,318		\$5,123,150	\$7,901,101	\$12,857,000	+0.1	+0.7	-0.3	+0.4	+1.6	-4.7
October	211,500,000	133,448,650		47,115,857		5,355,793	8,440,097	13,088,000	+5.0	+5.1	+5.8	+4.5	+6.8	+1.8
November	212,144,000	133,961,549		47,231,298		5,397,339	8,632,947	12,876,000	+3	+4	+2	+8	+2.3	-1.6
December	214,986,000	134,683,742		47,777,342		5,423,341	8,784,411	13,950,000	+1.3	+5	+1.2	+5	+1.8	+8.8
1953														
January	215,827,000	135,050,787		48,124,808		5,416,449	8,902,704	14,262,000	+4	+3	+7	-1	+1.3	+2.2
February	214,567,000	133,851,586		48,166,960		5,416,222	8,990,750	13,893,000	-6	-9	+1	( <sup>5</sup> )	+1.0	-2.6
March	214,877,000	133,809,675		48,401,773		5,433,872	9,085,633	13,961,000	+1	( <sup>5</sup> )	+5	+3	+1.2	+5
April	214,190,000	133,558,012		48,336,101		5,446,514	9,253,349	13,297,000	-3	-2	-1	+2	+1.7	-4.8
May	213,381,000	133,491,089		48,212,598		5,499,296	9,466,677	12,442,000	-4	-1	-3	+1.0	+2.3	-6.4
June	212,108,000	133,271,522		47,391,588		5,499,070	9,636,900	12,033,000	-6	-2	-1.7	( <sup>5</sup> )	+1.8	-3.3
July	209,627,000	132,637,753		45,947,547		5,482,047	9,711,983	11,694,000	-1.2	-5	-3.0	-3	+8	-2.8
August	207,691,000	131,798,519		45,385,681		5,471,478	9,790,782	11,369,000	-9	-6	-1.2	-2	+8	-2.8
September	207,960,000	131,523,577		45,463,591		5,485,775	9,865,406	11,378,000	+1	-2	+2	+3	+8	+1

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

<sup>2</sup> Total exceeds sum of columns because of inclusion of vendor payments for medical care from general assistance funds, from special medical funds, and, for one State, from funds for the special types of public assistance; data for such expenditures partly estimated for some States.

<sup>3</sup> Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

<sup>4</sup> Excludes Nebraska; data not available. Percentage change based on data for 52 States.

<sup>5</sup> Decrease of less than 0.05 percent.

<sup>6</sup> Increase of less than 0.05 percent.

<sup>7</sup> For Illinois includes premiums paid into pooled fund for medical care but excludes vendor payments made for medical services provided before the pooled fund plan began in August.



**Table 10.—Amount of vendor payments for medical care for recipients of public assistance, by program and State, September 1953<sup>1</sup>**

State	Old-age assistance	Aid to dependent children	Aid to the blind	Aid to the permanently and totally disabled	General assistance
Total	\$6,511,196	\$1,024,143	\$165,001	\$1,064,354	\$3,887,771
Alaska				(1)	6,464
California				(1)	63,172
Connecticut	195,845	75,886	4,340	(1)	(9)
Delaware		352			(9)
District of Columbia	179	235		127	241
Hawaii	9,835	15,159	424	7,182	(9)
Illinois	\$1,574,400	\$100,920	\$45,156	\$162,276	367,241
Indiana	296,626	38,078	12,990	(1)	122,841
Iowa				(1)	141,841
Kansas	191,050	29,229	2,164	\$6,351	32,000
Louisiana	75	3,053	241	1,298	1,207
Maine				(1)	33,451
Massachusetts	698,366	66,707		317,480	101,630
Michigan	104,740		1,564	17,818	39,546
Minnesota	923,885	61,511	18,936	(1)	281,041
Montana					132,241
Nebraska	265,350	7,341	1,001	(1)	(9)
Nevada	3,227			(1)	52,300
New Hampshire	75,812	15,822	2,637	2,460	(9)
New Jersey		12,374			88,900
New Mexico	25,136	10,371	828	5,345	1,971
New York	1,487,639	410,867	60,756	498,429	(9)
North Carolina	11,097	6,920		3,890	128,396
North Dakota	27,118	4,155	18	4,633	13,710
Ohio	306,819	11,946	4,963		667,341
Oregon					133,670
Rhode Island	59,374	21,714	1,404	11,433	22,455
South Carolina					8,375
South Dakota					68,020
Utah	1,408	619	85	\$94	207
Virgin Islands	59	14	7	2	0
Virginia					5,778
Wisconsin	\$83,161	70,870	7,418	6,546	63,551

<sup>1</sup> For the special types of public assistance, figures in italics represent payments made without Federal participation. States not shown made no vendor payments during the month or did not report such payments.

<sup>2</sup> In all States except California, Illinois, Louisiana, Massachusetts, Nevada, New Jersey, Utah, and the Virgin Islands includes payments made on behalf of recipients of the special types of public assistance.

<sup>3</sup> For Illinois includes premiums paid into pooled fund for medical care for

September 1953 but excludes vendor payments made in September 1953 for medical services provided before the pooled fund plan began in August.

<sup>4</sup> Includes an estimated amount for States making vendor payments for medical care from general assistance funds and from special medical funds and reporting these data semiannually but not on a monthly basis.

<sup>5</sup> No program for aid to the permanently and totally disabled.

<sup>6</sup> Data not available.

## RECENT PUBLICATIONS

(Continued from page 24)

*tals and Clinics.* New York: American Association of Psychiatric Social Workers, Inc., 1953. 158 pp. \$2.

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## Maternal and Child Welfare

**CHILD WELFARE LEAGUE OF AMERICA.** *Six Papers on Child Welfare Problems, Selected from the Program of the Child Welfare League at the National Conference of Social Work, 1952.* New York: The League, 1952. 58 pp. \$1.50.

**CITIZENS' COMMITTEE ON ADOPTION OF CHILDREN IN CALIFORNIA.** *1953 Final Report: A Three Year Study.* Los Angeles: The Committee, 1953. 62 pp.

Considers the problems of abandoned children, childless couples, unwed mothers, orphaned children, and social services as they affect the adoption of children in California.

**CITIZENS' COMMITTEE ON ADOPTION OF CHILDREN IN CALIFORNIA.** **SUBCOMMITTEE ON TRAINING OF SOCIAL WORKERS FOR THE FIELD OF CHILD WELFARE.** *The Training of Child Welfare Workers for Placement Responsibilities.* Washington: Social Security Administration, Children's Bureau, 1953. 15 pp. Processed.

Limited free distribution; apply to the Children's Bureau, Social Security Administration, Washington 25, D. C.

**FIELD, MARSHALL.** "The Needs of Children Today: A Challenge to Greater Effort." *Child Welfare*, New York, Vol. 32, Oct. 1953, pp. 3-6. 35 cents.

**HATHAWAY, STARKE R., and MONACHESE, ELIO D.** *Analyzing and Predicting Juvenile Delinquency with the MMPI.* Minneapolis: University of Minnesota Press, 1953. 153 pp. \$3.50.

Papers on the operation of the Minnesota Multiphasic Personality Inventory.

**POLLOCK, MORRIS P., and POLLOCK, MIRIAM.** *New Hope for the Retarded: Enriching the Lives of Exceptional Children.* Boston: Porter Sargent, Publisher, 1953. 176 pp. \$3.50.

Designed as a textbook for students in the field of child psychology, as a source of new material for special

Table 11.—Average payments including vendor payments for medical care, average amount of money payments, and average amount of vendor payments per assistance case, by program and State, September 1953<sup>1</sup>

State	Old-age assistance			Aid to dependent children (per family)			Aid to the blind			Aid to the permanently and totally disabled		
	All assistance <sup>2</sup>	Money payments to recipients <sup>3</sup>	Vendor payments for medical care <sup>4</sup>	All assistance <sup>2</sup>	Money payments to recipients <sup>3</sup>	Vendor payments for medical care <sup>4</sup>	All assistance <sup>2</sup>	Money payments to recipients <sup>3</sup>	Vendor payments for medical care <sup>4</sup>	All assistance <sup>2</sup>	Money payments to recipients <sup>3</sup>	Vendor payments for medical care <sup>4</sup>
Total, 53 States <sup>4</sup>	\$50.66	\$48.29	\$2.51	\$83.03	\$81.27	\$1.87	\$55.18	\$53.66	\$1.66	\$52.64	\$47.50	\$5.68
Connecticut	79.89	66.89	13.00	133.81	114.81	19.00	92.98	78.98	14.00	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )
Delaware	122.54	106.63	15.91	87.47	86.96	.50				59.07	58.90	.08
District of Columbia	53.17	53.10	.07	106.63	106.52	.11				53.59	47.55	6.04
Hawaii	39.91	34.94	4.97	90.88	85.31	5.56	45.73	41.81	3.93	71.12	38.90	32.00
Illinois	54.93	39.90	15.00	121.94	113.90	8.00	60.45	48.42	12.00	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )
Indiana	44.86	37.76	7.50	83.78	78.81	5.17	53.34	45.71	7.80	65.37	57.48	8.29
Kansas	62.68	58.34	4.69	106.86	100.00	7.64	67.56	64.30	3.58	41.51	41.41	.10
Louisiana	51.12	51.12	( <sup>5</sup> )	63.11	62.94	.16	48.09	47.97	.12	87.00	88.98	33.31
Massachusetts	72.96	65.73	7.34	119.42	113.93	5.51				66.32	66.65	10.10
Michigan	52.33	51.81	1.87	109.33	100.91	8.86	60.46	60.08	.88	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )
Minnesota	61.73	44.75	17.38	100.91	100.91	8.86	72.89	57.69	15.93	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )
Nebraska	55.97	43.16	14.07	95.31	92.22	3.09	64.98	63.60	1.38	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )
Nevada	57.01	56.24	1.22							( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )
New Hampshire	56.77	45.91	11.00	121.04	111.24	13.50	61.26	52.26	9.00	73.46	53.46	20.00
New Jersey				108.51	105.94	2.57						
New Mexico	46.81	44.58	2.24	73.59	71.74	1.85	44.52	42.50	1.93	39.72	36.91	2.81
New York	68.88	57.62	13.62	128.55	121.07	9.19	79.45	68.82	14.10	77.37	65.18	14.68
North Carolina	30.15	29.93	.22	57.83	57.39	.43				35.75	35.24	.51
North Dakota	57.52	54.35	3.20	107.70	105.28	2.86	52.38	52.22	.16	65.82	59.47	6.35
Ohio	54.48	51.64	2.84	87.98	87.03	.95	53.11	51.74	1.38			
Rhode Island	55.17	50.36	6.62	109.49	102.49	7.00	70.20	64.53	7.71	70.38	62.40	13.14
Utah	59.79	59.64	.15	113.00	112.79	.22	64.62	64.23	.39	63.98	63.80	.19
Virgin Islands	11.10	11.02	.09	15.33	15.26	.08	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	11.47	11.44	.03
Wisconsin	56.57	50.72	5.87	125.65	116.45	9.31	63.61	57.56	6.05	70.72	64.84	5.88

<sup>1</sup> Averages for general assistance not computed because of difference among States in policy or practice regarding use of general assistance funds to pay medical bills for recipients of the special types of public assistance. Figures in italics represent payments made without Federal participation. States not shown made no vendor payments during the month or did not report such payments.

<sup>2</sup> Averages based on cases receiving money payments, vendor payments for medical care, or both.

<sup>3</sup> Averages based on number of cases receiving payments. See tables 12-15 for average money payments for States not making vendor payments.

<sup>4</sup> For aid to the permanently and totally disabled represents data for the 4 States with programs in operation.

<sup>5</sup> For Illinois includes premiums paid into pooled fund for medical care for September 1953 but excludes vendor payments made in September 1953 for medical services provided before the pooled fund plan began in August.

<sup>6</sup> No program for aid to the permanently and totally disabled.

<sup>7</sup> Less than 1 cent.

<sup>8</sup> Average payment not computed on base of less than 50 recipients.

## Health and Medical Care

CIOTTO, ANTONIO; DENSEN, PAUL M; and HORVITZ, DANIEL G. "On the Association Between Health and Social Problems in the Population." *Milbank Memorial Fund Quarterly*, New York, Vol. 31, July 1953, pp. 265-290. 25 cents.

"The first report of a study aimed at determining the degree and nature of association between ill health and problems of concern to social agencies."

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A study made to find out what States can do to prevent and cure mental illness.

DE BOER, H. A., and VENEMA, F. B. "General Trends in the Rehabilita-

tion of Disabled Persons in Scandinavia." *Bulletin of the International Social Security Association*, Geneva, Nos. 4-5, Apr.-May 1953, pp. 155-166. \$2.50 a year.

JONES, MAXWELL. *The Therapeutic Community: A New Treatment Method in Psychiatry*. New York: Basic Books, Inc., 1953. 186 pp. \$3.50.

A study of a therapeutic community in a hospital in Great Britain.

MONROE, ROBERT T. "The Effect of Aging of Population on General Health Problems." *New England Journal of Medicine*, Boston, Vol. 249, Aug. 13, 1953, pp. 277-285.

RUSK, HOWARD A., and TAYLOR, EUGENE J. *Living with a Disability*. Garden City, N. Y.: Blakiston Co., Inc., 1953. 207 pp. \$4.

Describes self-help devices designed to help the physically handicapped become more independent.

class teachers, and as a guide for parents of mentally retarded children.

PORTIUS, STANLEY D. "Setting the Sights for Delinquency Research." *Federal Probation*, Washington, Vol. 17, June 1953, pp. 43-47. Free.

SHAFFER, HELEN B. "Youngsters in Trouble." *Editorial Research Reports*, Washington, Vol. 2, Sept. 25, 1953. Entire issue. \$1.

Describes present methods of handling young offenders and discusses current programs and unfilled needs.

WATTENBERG, WILLIAM W., and QUIROZ, FRANK. "Follow-up Study of Ten-Year-Old Boys with Police Records." *Journal of Consulting Psychology*, Washington, Vol. 17, Aug. 1953, pp. 309-313. \$1.25.

YEOMANS, ALFREDA F. "Day Care, An Alternative to Placement Away from Home." *Child Welfare*, New York, Vol. 32, Oct. 1953, pp. 6-9. 35 cents.

**Table 12.—Old-age assistance: Recipients and payments to recipients, by State, September 1953<sup>1</sup>**

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	August 1953 in—		September 1952 in—	
				Number	Amount	Number	Amount
Total <sup>1</sup>	2,596,432	\$131,523,577	\$50.66	-0.1	-0.2	-2.2	+3.5
Ala.	67,660	1,876,543	27.73	-4	-1	-4.4	+21.3
Alaska	1,642	97,143	59.16	+6	+5	+7	+3.9
Ariz.	13,894	770,895	55.48	-3	-7	-6	+10.4
Ark.	55,221	1,760,039	31.87	-8	-1.2	-3.1	+22.2
Calif.	270,579	18,742,384	69.27	-2	-2	-7	+4.2
Colo. <sup>2</sup>	82,281	4,103,203	78.48	+1	( <sup>3</sup> )	+1.1	-1.4
Conn.	15,065	1,203,604	79.89	-6	-5	-9.5	-2.1
Del.	1,679	65,660	39.11	-9	-4	-4.4	+3.8
D. C.	2,715	144,352	53.17	+1	+6	0	+9.7
Fla.	66,940	2,958,528	44.19	+2	-1.1	( <sup>3</sup> )	+12.4
Ga.	95,463	3,508,597	36.75	( <sup>4</sup> )	+2	+2	+17.6
Hawaii	1,978	78,943	39.91	-2	+1	-8.6	-2.6
Idaho	8,980	490,875	54.66	-5	-2	-2.0	+3.4
Ill.	104,712	5,752,244	54.93	-5	-1	-8.0	-7.0
Ind.	39,550	1,774,201	44.86	-4	-3	-7.2	-1.9
Iowa	44,956	2,551,837	56.76	-3	-4	-5.3	+3.2
Kans.	35,117	2,201,044	62.68	-5	( <sup>3</sup> )	-4.8	+6.2
Ky.	55,598	1,640,536	34.90	-1	-1	-5	+15.1
La.	119,850	6,127,277	51.12	+1	+1	-7	+1.5
Maine	13,061	606,421	46.43	-2	-2	-6.7	-1
Md.	10,721	467,432	43.60	-2	-1	-3.9	-5
Mass.	95,082	6,936,867	72.96	-1	+1	-3.0	-3.5
Mich.	82,439	4,314,213	52.33	-9	-8	-9.6	-6.2
Minn.	53,146	3,280,537	61.73	-1	+6	-2.4	-7
Miss.	62,444	1,762,404	28.22	+4	+5	+7.7	+35.2
Mo.	131,283	6,574,779	50.09	+4	+5	+3	+10.0
Mont.	9,999	582,177	58.22	-1.1	-1.0	-8.0	-9
Nebr.	18,861	1,055,733	55.97	-5	+2	-8.7	-4.5
Nev.	2,655	151,374	57.01	-2	-2	-2.2	+1.5
N. H.	6,892	391,252	56.77	-1	( <sup>3</sup> )	-1.7	+8.0
N. J.	21,238	1,294,042	59.52	-3	+1	-3.5	+2.5
N. Mex.	11,240	526,169	46.81	+8	+6	+5.4	+15.7
N. Y.	109,204	7,322,224	68.88	-3	-1.5	-5.7	-2
N. C.	50,616	1,525,832	30.15	-3	+1	-1.0	+17.8
N. Dak.	8,472	487,331	57.62	-6	-1.2	-2.7	+1.6
Ohio	107,858	5,876,197	54.48	-3	+1.1	-5.3	-3.6
Okla.	94,853	5,484,355	57.82	( <sup>3</sup> )	( <sup>3</sup> )	-2	( <sup>3</sup> )
Oreg.	21,158	1,339,896	63.33	-8	+3	-4.8	+3.8
Pa.	63,059	2,712,903	43.02	-7	-6	-10.4	-1.9
P. R.	44,675	338,413	7.57	-6	+7	+8.7	+13.1
R. I.	8,965	494,558	55.17	-4	+1	-4.7	-5.5
S. C.	42,286	1,327,701	31.40	+9	+8	+2	+14.9
S. Dak.	11,270	502,600	44.60	-3	-3	-3.6	+1.6
Tenn.	64,285	2,327,326	36.20	+9	+8	+8.1	+19.2
Tex.	220,057	8,478,679	38.53	+1	+3	+8	+15.1
Utah	9,495	567,706	59.79	( <sup>4</sup> )	+3	-2.1	+4.8
Vt.	6,909	299,925	43.41	+3	+9	-8	+6.7
V. I.	691	7,671	11.10	+4	+3	+3	-2
Va.	17,226	475,055	27.58	-2	+1.4	-5.9	+7.4
Wash.	63,648	3,977,597	62.49	-1	-3	-4.1	-3.0
W. Va.	26,476	744,022	28.10	-1	-1	-2	+1
Wis.	48,257	2,729,960	56.57	-3	-5.8	-4.7	-3.5
Wyo.	4,033	242,311	59.79	+1	+3	-1.5	+5.5

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

<sup>2</sup> Includes 3,888 recipients under age 65 in Colorado and payments to these recipients. Such payments are made without Federal participation.

<sup>3</sup> For Illinois includes premiums paid into pooled fund for medical care for September 1953 but excludes vendor payments of \$886,820 made in September 1953 for medical services provided before the pooled fund plan began in August.

<sup>4</sup> Decrease of less than 0.05 percent.

<sup>5</sup> Increase of less than 0.05 percent.

<sup>6</sup> Excludes vendor payments for medical care.

**Table 13.—Aid to the blind: Recipients and payments to recipients, by State, September 1953<sup>1</sup>**

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	August 1953 in—		September 1952 in—	
				Number	Amount	Number	Amount
Total <sup>1</sup>	99,417	\$5,485,775	\$55.18	+0.2	+0.3	+1.0	+7.1
Ala.	1,500	42,710	28.47	-3	-1	-1.3	+12.4
Alaska	52	3,043	58.52	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )
Ariz.	693	43,175	62.30	+9	-6	-1.4	+12.1
Ark.	1,914	73,877	38.60	+5	+3	+2.4	+17.7
Calif. <sup>2</sup>	11,867	1,015,735	85.59	( <sup>3</sup> )	+1	-1.5	+4.4
Colo.	338	22,032	65.18	-3	-3	-1.7	( <sup>3</sup> )
Conn.	310	28,824	92.98	-6	+6	0	+11.7
Del.	231	12,224	52.92	-4	-6	+2.7	+10.1
D. C.	250	13,840	55.36	0	+3	-1.6	+4.6
Fla.	3,050	147,937	48.50	-7	-6	-3.1	+7.9
Ga.	3,124	131,236	42.01	+2	+4	+4.3	+26.8
Hawaii	108	4,939	45.73	+3.8	+4.8	0	+1.5
Idaho	196	11,645	59.41	0	+4	0	+4.3
Ill.	3,754	226,919	60.45	-9	-8	-6.9	-4.4
Ind.	1,667	88,919	53.34	+2	+9.6	-2.5	+13.1
Iowa	1,332	96,352	72.34	+5	+4	+2.9	+20.1
Kans.	605	40,874	67.56	+1.3	-5	+2.0	+13.6
Ky.	2,548	94,169	36.96	+1	+2	+5.6	+21.7
La.	1,986	95,514	48.09	+3	+8	+2.5	+5.4
Maine	549	27,514	50.12	-2	-1	-4.7	+3.3
Md.	468	23,663	50.56	0	+8	0	+4.4
Mass.	1,724	147,721	85.69	+1.1	+3	+2.6	+4.9
Mich.	1,769	106,952	60.46	+1	-1	-4.0	+1.9
Minn.	1,189	86,662	72.89	+4	-2.9	+5.1	+9.9
Miss.	3,063	105,547	34.12	+8	+8	+5.7	+28.9
Mo.	3,597	197,835	55.00	+1.3	+1.3	+5.3	+15.9
Mont.	492	31,952	64.94	-1.2	-7	-6.1	+1.1
Nebr.	724	47,047	64.98	+4	-1.8	-7	-2.1
Nev.	56	4,314	77.04	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
N. H.	253	17,948	61.26	-3	-5	-1.3	+4.1
N. J.	826	52,335	63.36	+2	( <sup>3</sup> )	+1.2	+1.4
N. Mex.	430	19,142	44.52	+5	+1	-9	+13.8
N. Y.	4,310	342,440	79.45	-2	+8	-1.1	+10.6
N. C.	4,640	184,638	39.79	-1	+1	+4.4	+10.1
N. Dak.	114	5,971	52.38	+2.7	+4.0	-1.7	-4.1
Ohio	3,609	191,678	53.11	+3	( <sup>3</sup> )	-3.1	+4
Okla.	2,281	150,112	65.81	-3	-5	-7.3	-4.3
Oreg.	347	25,154	72.49	-3	+1.9	-6.7	+7
Pa.	15,910	787,082	49.47	+2	+2	+1.2	+1.3
P. R.	1,246	9,234	7.41	+1.1	+3.4	+34.3	+48.1
R. I.	190	13,338	70.20	-1.6	-2.4	+2.2	+7.9
S. C.	1,643	60,490	36.82	+4	+2	+2.3	+3.4
S. Dak.	201	8,672	43.14	+1.0	+1.1	-2.4	+12.4
Tenn.	3,079	128,031	41.58	+7	+6	+8.0	+15.9
Tex.	6,067	263,185	43.24	+5	+6	+1.3	+15.0
Utah	220	14,216	64.62	0	+7	0	+7.7
Vt.	168	8,012	47.69	-1.2	-1.0	-1.2	+4.7
V. I.	39	438	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
Va.	1,331	46,036	34.59	+8	+9	-5.7	+1.4
Wash. <sup>3</sup>	794	62,541	78.77	-6	-1.1	-3.4	-3.1
W. Va.	1,166	39,001	33.45	+5	-1	+3.5	+4.9
Wis.	1,226	77,986	63.61	-2	-7	-5.8	-3
Wyo.	81	4,924	60.79	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

<sup>2</sup> Data include recipients of payments made without Federal participation and payments to these recipients as follows: In California (453 recipients, \$40,224 in payments), in Washington (7 recipients, \$375 in payments), in Missouri (837 recipients, \$46,145 in payments), and in Pennsylvania (676 recipients, \$336,956 in payments).

<sup>3</sup> For Illinois includes premiums paid into pooled fund for medical care for September 1953 but excludes vendor payments of \$45,036 made in September 1953 for medical services provided before the pooled fund plan began in August.

<sup>4</sup> Average payment not computed on base of less than 50 recipients; percentage change, on less than 100 recipients.

<sup>5</sup> Decrease of less than 0.05 percent.

<sup>6</sup> Increase of less than 0.05 percent.

<sup>7</sup> Excludes vendor payments for medical care.



Table 14.—Aid to dependent children: Recipients and payments to recipients, by State, September 1953<sup>1</sup>

(Includes vendor payments for medical care and cases receiving only such payments)

State	Number of families	Number of recipients		Payments to recipients			Percentage change from—			
		Total <sup>2</sup>	Children	Total amount	Average per—		August 1953 in—		September 1953 in—	
					Family	Recipient	Number of families	Amount	Number of families	Amount
Total <sup>3</sup>	547,588	1,034,010	1,457,777	\$45,463,591	\$83.03	\$23.51	-0.5	+0.2	-4.0	+2.1
Alabama	17,236	64,022	49,323	699,951	40.61	10.93	-1.6	-1.4	-4.3	+9.0
Alaska	899	2,993	2,187	62,737	69.79	20.96	+2	-19.2	+16.6	+7.6
Arizona	3,754	14,410	10,882	343,670	91.55	23.85	+1.3	-3	+7.0	+30.3
Arkansas	7,396	27,876	21,425	410,899	55.78	14.74	-9	-8	-41.2	-25.6
California	50,613	162,262	124,227	6,041,642	119.61	37.23	-8	-3	-2.7	( <sup>4</sup> )
Colorado	5,213	19,337	14,708	542,528	104.07	28.06	+2.0	+2.0	+6.8	+12.3
Connecticut	3,994	13,128	9,689	634,452	133.81	40.71	-2	-4	-8.5	-5.5
Delaware	702	2,812	2,183	61,401	87.47	21.84	+0	+1.2	-4.7	+3.5
District of Columbia	2,053	8,436	6,564	218,917	106.63	25.95	+1.4	+1.3	+3.8	+13.5
Florida	18,765	64,346	48,628	1,003,126	53.46	15.59	+9	+8	+6.1	+16.7
Georgia	12,447	43,813	33,431	905,265	72.73	20.66	-1.0	-8	-9.4	+19.6
Hawaii	2,724	10,091	7,955	247,545	90.88	24.53	-1.9	-3.1	-11.1	-15.4
Idaho	1,788	6,269	4,605	215,068	120.30	34.81	-9	-5	-7.0	-6
Illinois	20,016	75,204	56,530	2,440,805	121.94	32.46	-1.4	-6	-13.7	-9.7
Indiana	7,361	25,482	18,947	616,728	83.78	24.20	-2	-9	-9.5	+3.7
Iowa	5,806	20,782	15,504	682,674	119.26	33.83	+3	+1.0	+6.6	+20.5
Kansas	3,825	13,702	10,463	408,758	106.86	29.63	+5	+1.5	-1.4	+7.6
Kentucky	19,634	70,072	52,169	1,240,390	63.18	17.70	-3.7	+4	+19.3	+19.3
Louisiana	18,973	70,872	53,311	1,197,297	63.11	16.89	-1.3	-1.3	-13.7	-14.5
Maine	4,017	14,144	10,254	331,650	82.56	23.45	-4	-2	-5.3	+6.1
Maryland	4,846	19,398	14,985	454,612	93.81	23.44	+8	+9	-3.1	-4
Massachusetts	12,101	39,958	29,832	1,445,046	119.42	36.16	-5	+1.5	-5.2	-4.3
Michigan	18,458	61,371	44,339	1,871,174	101.37	30.48	-2.1	-2.0	-26.3	-23.9
Minnesota	6,944	23,712	18,182	759,187	109.33	32.02	-4	+9	-5.5	-2.9
Mississippi	12,184	45,946	35,645	340,139	27.92	7.40	-1.3	-1.4	+21.1	+27.9
Missouri	20,391	69,896	51,870	1,322,612	64.86	19.93	+8	+7.6	-3.7	+18.0
Montana	2,182	7,746	5,781	223,681	102.51	28.86	+3	+3	-7	+9.1
Nebraska	2,372	8,304	6,166	226,076	95.31	27.22	-8	-9	-6.8	-4.9
Nevada <sup>5</sup>	22	80	58	983	( <sup>6</sup> )	12.29	( <sup>6</sup> )	( <sup>6</sup> )	( <sup>6</sup> )	( <sup>6</sup> )
New Hampshire	1,172	4,129	3,044	141,835	121.04	34.36	-4	+1.7	-10.9	-4.0
New Jersey	4,813	16,310	12,410	522,276	108.51	32.02	+1.0	+3	-3.5	( <sup>7</sup> )
New Mexico	5,590	20,178	15,463	411,396	73.59	20.39	+7	+4	+9.6	+24.2
New York	44,703	157,011	113,796	5,746,513	128.55	36.60	-1	+5	-10.4	-4.3
North Carolina	15,932	59,124	45,061	921,290	87.83	15.58	+1.0	+1.3	-3.4	+14.3
North Dakota	1,455	5,206	3,967	156,706	107.70	30.10	-6	+6	-3.0	-1.3
Ohio	12,544	47,039	33,632	1,103,663	87.90	23.44	-3	+5.9	-2.5	+15.4
Oklahoma	16,362	54,118	41,428	1,173,082	71.70	21.68	-1.3	-1.6	-10.6	-7.1
Oregon	2,937	10,288	7,767	356,406	121.35	34.64	+9.8	+14.1	-2.3	+12.2
Pennsylvania	24,019	90,069	68,223	2,314,844	96.38	25.70	-1.3	-8	-15.5	-8.5
Puerto Rico	35,550	114,103	86,973	343,946	9.67	3.01	-1.1	+2.5	+21.3	+31.6
Rhode Island	3,102	10,451	7,599	339,643	109.49	32.50	-4	-4	-4.1	-2
South Carolina	6,780	25,565	19,871	303,908	44.83	11.89	+2.0	+2.1	+8.0	+18.2
South Dakota	2,700	8,946	6,796	222,112	82.26	24.83	+7	+1.0	+4.2	+18.0
Tennessee	20,135	72,529	54,545	1,363,410	67.71	18.80	+3	+5	+1.7	+40.7
Texas	17,189	66,690	49,777	1,125,011	65.56	16.57	-2	-1	+15.0	+41.5
Utah	2,859	9,999	7,379	323,080	113.00	32.31	+2	+9	+4.3	+9.2
Vermont	1,609	3,558	2,713	75,726	75.05	21.28	+7	+1.0	+5	+41.6
Virgin Islands	183	586	498	2,806	15.33	4.79	-1.1	-2.3	-14.9	-19.8
Virginia	7,418	28,258	21,685	490,291	66.09	17.35	+7	+3.6	+1.5	+21.2
Washington	8,745	29,651	21,660	908,463	103.88	30.64	-4	-7	+4.7	+6.4
West Virginia	17,737	65,768	51,320	1,249,711	70.46	19.00	-9	-7	+6.3	+19.3
Wisconsin	7,613	26,236	19,389	956,585	125.65	36.46	-1	-2.2	-5.3	-3.1
Wyoming	483	1,754	1,318	51,785	107.22	29.52	0	-3	-4	+7.3

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

<sup>2</sup> Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

<sup>3</sup> Includes program administered without Federal participation in Nevada.

<sup>4</sup> For Illinois includes premiums paid into pooled fund for medical care for September 1953 but excludes vendor payments of \$127,427 made in September 1953 for medical services provided before the pooled fund plan began in August.

<sup>5</sup> Decrease of less than 0.05 percent.

<sup>6</sup> Average payment not computed on base of less than 50 families; percentage change, on less than 100 families.

<sup>7</sup> In addition to these payments from aid to dependent children funds, supplemental payments of \$65,430 from general assistance funds were made to 2,051 families.

<sup>8</sup> Excludes vendor payments for medical care.

**Table 15.—Aid to the permanently and totally disabled: Recipients and payments to recipients, by State, September 1953<sup>1</sup>**

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	August 1953 in—		September 1952 in—	
				Number	Amount	Number	Amount
<b>Total<sup>2</sup></b>	187,408	\$9,865,406	\$52.64	+1.4	+0.8	+19.9	+24.9
Ala.	9,034	251,150	27.80	-1	-2	+3.5	+24.0
Ark.	1,627	50,754	31.19	+24.2	+24.2	+411.6	+501.6
Calif.	4,271	240,291	56.26	+8	+1.0	+14.1	+20.3
Colo.	75	4,161	55.48	( <sup>3</sup> )	( <sup>3</sup> )	-45.7	-40.0
Del.	1,519	89,730	59.07	+9	+1.2	+13.8	+21.5
D. C.	5,595	225,276	40.26	+7.4	+7.5	( <sup>3</sup> )	( <sup>3</sup> )
Ga.	1,189	63,719	53.59	-1.9	-1.7	+6.1	+12.3
Haw.	828	48,775	58.91	+6	+1.9	+5	+12.1
Idaho	5,051	359,214	71.12	+4	+9	+35.6	+42.2
Ill.	3,039	199,966	65.37	+8	+1.0	+9.1	+22.3
Ia.	13,020	540,515	41.51	-1.1	-1.1	-12.6	-10.7
Ind.	3,736	191,662	51.30	+2.3	+2.7	+30.5	+40.7
Mass.	9,532	830,116	87.09	-3	-3.2	+38.7	+34.5
Mich.	1,764	120,520	68.32	+1.3	+1.2	+27.1	+33.7
Miss.	1,832	44,289	24.18	+5.5	+6.9	+72.8	+114.3
Mo.	13,296	690,287	51.92	+1.4	+1.3	+11.5	+23.8
Mont.	1,239	77,896	62.87	+3	+5	+7.5	+15.7
N. H.	123	9,035	73.46	+3.4	+2.2	( <sup>3</sup> )	( <sup>3</sup> )
N. J.	2,296	168,816	73.53	+1.5	+3.3	+33.0	+45.4
N. Mex.	1,900	75,468	39.72	-8	-6	-14.4	-17.4
N. Y.	33,950	2,626,628	77.37	+1.1	+1	+7.8	+13.1
N. C.	7,663	273,966	35.75	+1.3	+1.8	+35.2	+64.4
N. Dak.	730	48,047	65.82	-8	-5.8	+6.7	+12.9
Ohio <sup>4</sup>	6,544	323,696	49.46	+1.4	+1.4	+18.9	+30.7
Okl.	4,699	286,232	60.91	+3.5	+3.8	+49.7	+54.7
Oreg.	2,271	171,636	75.58	+1.7	+2.3	+16.6	+24.1
Pa.	10,533	511,065	48.52	+1.1	+9	+8.9	+17.8
P. R.	13,109	107,190	8.18	+1.0	+4.3	+41.6	+46.0
R. I.	870	64,228	73.88	+7.9	+7.2	+164.4	+172.5
S. C.	6,491	203,372	31.33	+3.7	+3.6	+27.3	+26.6
S. Dak.	436	19,814	45.44	+3.3	+4.0	+65.8	+75.3
Tenn. <sup>5</sup>	399	15,567	39.02	+130.6	+123.6		
Utah	1,531	97,960	63.98	+1.0	+1.3	-6	+9.1
Vt.	273	13,063	47.85	+2.2	+3.1	+28.8	+43.5
V. I.	59	677	11.47	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
Va.	4,015	144,723	36.05	+1.6	+2.1	+20.2	+26.1
Wash.	5,769	401,414	69.58	+3	+3	+6.4	+19.5
W. Va.	5,567	175,131	31.46	+7	+4	+44.1	+41.5
Wis.	1,080	76,373	70.72	+1	-10.7	+6.8	+9.6
Wyo.	433	25,974	59.99	-2.3	-2.0	-5.5	+5.3

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

<sup>2</sup> Includes program administered without Federal participation in Tennessee.

<sup>3</sup> For Illinois includes premiums paid into pooled fund for medical care for September 1953 but excludes vendor payments of \$47,312 made in September 1953 for medical services provided before the pooled fund plan began in August.

<sup>4</sup> Percentage change not computed on base of less than 100 recipients.

<sup>5</sup> Not computed; first payment made in July 1952.

<sup>6</sup> In addition to these payments from aid to the permanently and totally disabled funds, supplemental payments of \$34,498 from general assistance funds were made to 1,563 recipients.

<sup>7</sup> Excludes vendor payments for medical care.

**Table 16.—General assistance: Cases and payments to cases, by State, September 1953<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	August 1953 in—		September 1952 in—	
				Number	Amount	Number	Amount
<b>Total<sup>2</sup></b>	239,000	\$11,378,000	\$47.59	-1.7	+0.1	-12.7	-11.8
Ala.	142	3,396	23.92	-10.1	-9.3	-13.9	-14.8
Alaska	88	4,626	52.57	( <sup>3</sup> )	( <sup>3</sup> )	-19.3	+9.7
Ariz.	1,531	70,446	46.01	+6.0	+5.4	+14.9	+15.0
Ark.	974	12,950	13.30	-29.7	-30.7	-55.7	-55.5
Calif.	26,652	1,284,201	48.18	-4	+1.2	+6	+4.6
Colo.	1,389	59,874	43.11	+2.5	+6.0	-18.3	-17.2
Conn.	3,660	203,306	55.55	+2.7	+3.4	-6.5	-3.9
Del.	737	32,689	44.35	+3.8	+5.9	+4.5	+12.1
D. C.	770	46,065	59.82	-2.5	-2.3	+10.2	+17.8
Fla.	5,300	79,900					
Ga.	2,028	37,794	18.64	-2.4	-5.0	-36.8	-32.2
Haw.	746	30,600	41.02	-9	-2	-54.3	-65.6
Idaho <sup>7</sup>	98	3,827	39.05	-5.8	-7.7	-26.9	-23.7
Ill.	21,420	1,272,518	59.41	+1.0	+1.5	-13.4	-13.3
Ind. <sup>8</sup>	7,776	255,181	32.82	+4.3	+4.3	-13.0	-6.5
Iowa	2,995	96,265	32.14	-1.4	+2.4	-9.5	-7.8
Kans.	1,607	79,982	49.77	+2.2	+4.5	-10.4	-6.8
Ky.	2,708	73,228	27.04	-5.9	-2.0	+5.3	+8
La.	6,992	272,599	38.99	+1.3	+1.5	+7.3	+2.5
Maine	2,625	117,695	44.84	+3.4	+6.8	-5.6	-5.1
Md.	1,965	105,166	53.52	-7.3	-8.8	-32.3	-26.0
Mass.	10,639	557,078	52.36	-3	+2.2	-18.1	-13.9
Mich.	11,275	618,867	54.89	+1.8	+7.0	-23.6	-23.1
Minn.	5,056	252,811	50.00	-1.0	+5.5	-1.3	+2.3
Miss.	821	11,096	13.52	-1.4	+1.0	-8.1	-3.0
Mo.	5,684	190,818	33.57	-30.0	-31.6	-38.6	-38.2
Mont.	527	14,097	26.75	+2.9	-4	-6	-10.8
Nev.	300	10,400	34.67	+3.4	+3.0	-11.8	+31.6
N. H.	778	34,639	44.52	+4.6	+10.6	-16.4	-14.9
N. J. <sup>9</sup>	5,434	379,595	69.86	+1.6	+2.8	-5.8	+3.0
N. Mex.	356	9,041	25.40	+4.1	+6.5	+64.8	+89.1
N. Y.	25,796	1,913,924	74.19	-2.8	-6	-30.4	-29.5
N. C.	1,849	40,809	22.07	+5.9	+3.4	-6.9	-1.4
N. Dak.	263	9,798	37.25	-1.9	+7.8	-17.3	-22.5
Ohio <sup>10</sup>	18,681	847,648	45.37	-4.1	-4	-8.2	+9
Okl.	11,500	72,071			-4.3		-16.3
Oreg.	3,996	240,050	60.07	-3.3	+2.6	+5.0	+5.5
Pa.	14,561	782,306	53.73	-2.5	-2.2	-20.6	-13.8
P. R.	2,320	15,547	6.70	-7.4	-6.4	+3.5	+2.3
R. I.	3,054	185,895	60.87	-3.2	-5.7	-19.2	-16.1
S. C.	2,154	47,385	22.00	-2.2	-1.7	+2.9	+33.7
S. Dak.	489	12,771	26.12	+2	-4.0	-12.7	-12.5
Tenn.	2,321	30,356	13.08	-1.6	-3.7	+12.9	+3.4
Tex.	17,600	171,000					
Utah	1,218	73,750	60.55	-1.2	+2.3	+9.8	+17.4
Vt.	13,950	40,000					
V. I.	142	1,472	10.37	-6.6	-5.9	-38.5	-37.4
Va.	1,805	61,504	34.07	-3.7	-4.6	-11.5	+7.2
Wash.	7,559	441,212	58.44	-1.3	-3.9	+23.4	+32.3
W. Va.	3,391	102,022	30.09	+5.6	+3.3	+6.8	+4.8
Wis.	4,743	281,355	59.32	+2.0	+5.0	-6	+4.4
Wyo.	122	5,472	44.85	0	+7	+8	+3.4

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

<sup>2</sup> Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey payments made for, and an estimated number of cases receiving, medical care, hospitalization, and burial only. Excludes Nebraska; data not available. Percentage changes based on data for 52 States.

<sup>3</sup> Percentage change not computed on base of less than 100 cases.

<sup>4</sup> State program only; excludes program administered by local officials.

<sup>5</sup> About 13 percent of this total is estimated.

<sup>6</sup> Partly estimated.

<sup>7</sup> Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents about 60 percent of total.

<sup>8</sup> Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

<sup>9</sup> Includes cases receiving medical care only.

<sup>10</sup> Includes 5,703 cases and payments of \$171,230 representing supplementation of other assistance programs.

<sup>11</sup> Excludes estimated duplication between programs; 1,667 cases were aided by county commissioners and 3,734 cases under program administered by Oklahoma Emergency Relief Board.

<sup>12</sup> Estimated on basis of reports from a sample of local jurisdictions.

# *Social Security Bulletin*

*December 1953**Volume 16**Number 12*

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**Federal Social Security and Related Legislation, 1953****Voluntary Insurance Against Sickness: 1948-52 Estimates****State Unemployment Insurance Legislation, 1953**



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## U. S. DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE

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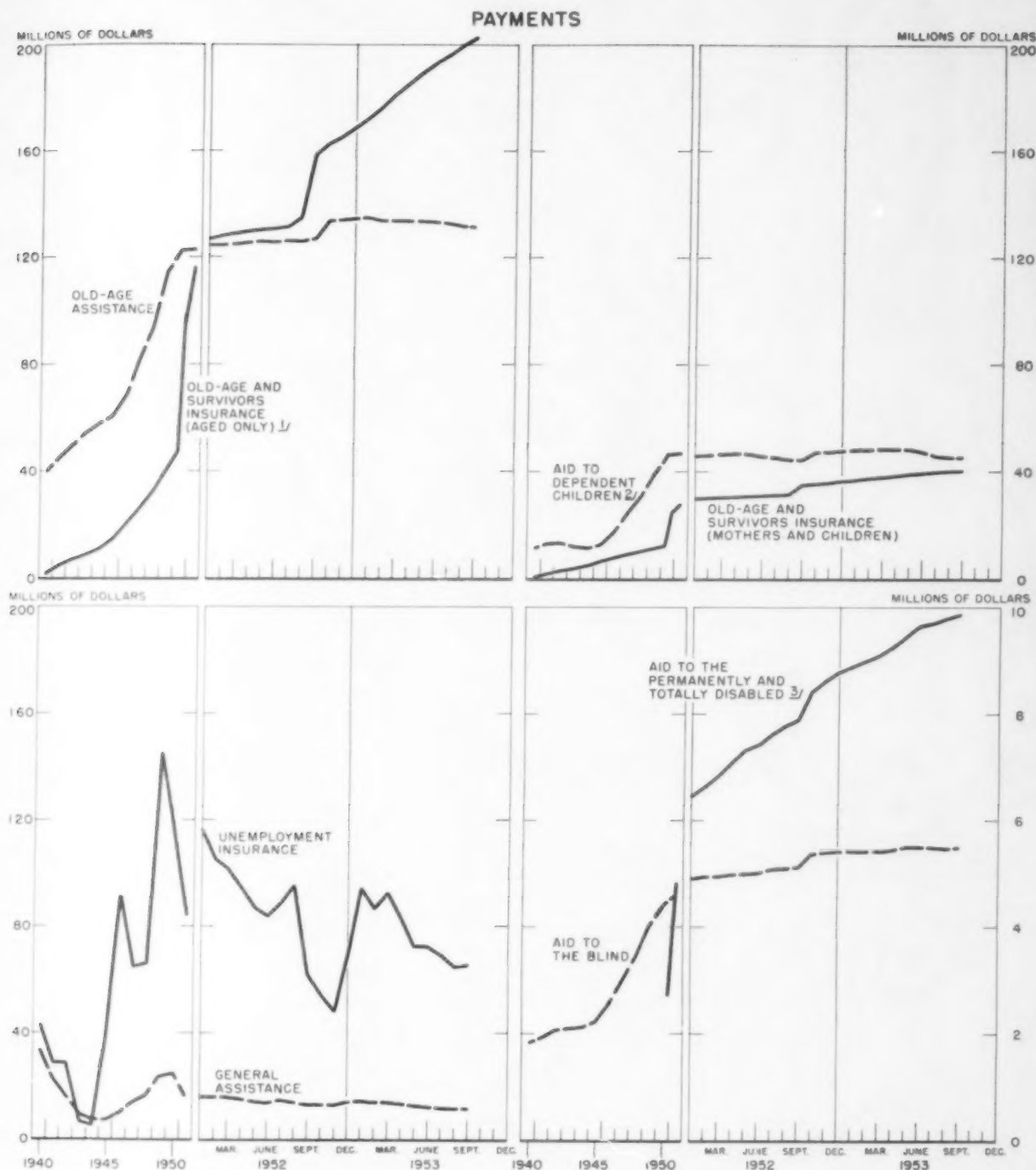
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# Social Security Operations\*



\* Old-age and survivors insurance: benefits paid during month (current-payment status), estimated for August 1952; annual data represents average monthly total. Public assistance: payments during month under all State programs (including vendor payments for medical care beginning October 1950, except for general assistance); annual data represent average monthly total. Unemployment insurance: gross benefits paid during month under all State laws; annual data represent average monthly total.

<sup>1</sup> Receiving old-age, wife's or husband's, widow's or widower's, or parent's benefit. Beginning September 1950, includes a small proportion of wife beneficiaries under age 65 with child beneficiaries in their care.

<sup>2</sup> Children plus 1 adult per family when adults are included in assistance group; before October 1950, partly estimated.

<sup>3</sup> Program initiated October 1950.

NOTE: Data for payments and data for individuals receiving payments appear in alternate months.

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